DOCUMENT RESUME

ED 466 299 PS 030 449

AUTHOR Martinez, Virginia
TITLE On Solid Ground Workbook: Family Support and Sustainable Community Economic Development.
INSTITUTION Family Support America, Chicago, IL.
ISBN ISBN-1-885429-31-2
PUB DATE 2002-00-00
NOTE 87p.
AVAILABLE FROM Family Support America, 20 North Wacker Drive, Suite 1100, Chicago, IL 60606 (Item No. C192: $16, members; $20, non-members). Tel: 312-338-0900; Fax: 312-338-1522; Web site: http://www.familysupportamerica.org.
PUB TYPE Guides - Non-Classroom (055) -- Tests/Questionnaires (160)
EDRS PRICE EDRS Price MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS *Advocacy; *Change Strategies; *Community Development; Community Involvement; *Economic Development; Family Financial Resources; Family Income; *Family Programs; Labor Force Development; Needs Assessment; Public Policy; Self Evaluation (Groups); Social Capital; Sustainable Development
IDENTIFIERS *Family Support; Self Sufficiency

ABSTRACT

Based on the view that strong families create healthy local economies and that family support is key to helping families become self-sufficient, active participants in the marketplace, this workbook is part of a wider effort at Family Support America to apply the principles of family support and the strategies of community economic development to strengthen families and communities nationwide. The activities in this workbook build on the foundation laid by the "On Solid Ground" monograph and provide parents and community leaders, family support program staff, and others with a hands-on way to put change strategies to work locally. Following an introduction, the workbook is organized in two parts. Part 1 details foundation activities based on principles of family support practice, including activities to identify values, build a team, assess program capacity, consult local community economic development organizations, identify community needs and resources, draft possible responses, determine the program's role, and evaluate project feasibility. Chapters in Part 2 can be used to suit an individual community's needs and involve activities related to social capital, asset accumulation, work force development, local economic development, and community development. The workbook's appendix delineates the principles of family support practice. (KB)

Reproductions supplied by EDRS are the best that can be made
from the original document.

ED 466 299

On Solid Ground workbook

Family Support and Sustainable Community Economic Development

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
X This document has been reproduced as received from the person or organization originating it.
☐ Minor changes have been made to improve reproduction quality.
• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

PERMISSION TO REPRODUCE AND DISSEMINATE THIS MATERIAL IN MICROFICHE, AND IN ELECTRONIC MEDIA FOR ERIC COLLECTION SUBSCRIBERS ONLY, HAS BEEN GRANTED BY
Jackie Lalley
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
2A

FAMILY SUPPORT America

BEST COPY AVAILABLE

PS 030449

on Solid Ground workbook

Family Support
and Sustainable Community
Economic Development

About Family Support America

Family Support America, formerly Family Resource Coalition of America, promotes family support as the nationally recognized movement to strengthen and support families and places the principles of family support practice at the heart of every setting in which children and families are present. By identifying and connecting individuals and organizations that have contact with families; by providing technical assistance, training and education, conferences, and publications; and by promoting the voice of families, Family Support America is taking family support to scale as the national strategy for ensuring the well-being of our children today and in the years to come.

For more copies of this publication, to join the nation's family support organization, or for more information, contact:

Family Support America
20 N. Wacker Drive, Suite 1100
Chicago, IL 60606
312/338-0900
312/338-1522 (fax)
www.familysupportamerica.org

© 2002, Family Support America

All rights reserved. No part of this book may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopying, mimeographing, etc., without express permission in writing from the publisher.

Published 2002

Printed in the United States of America.

08 07 06 05 04 03 02 10 9 8 7 6 5 4 3 2 1

ISBN 1-885429-31-2

Principal Author
Virginia Martinez

Content Development Oversight
Kirk Harris, J.D., Ph.D.
Kathy Goetz Wolf

Review Process Oversight
Ruth Zambrana, Ph.D., Chair, Editorial Committee
of the Family Support America Board of Directors

Manuscript Editor
Jacqueline Lalley

Graphic Design
Design: Ann Seidl
Production: LupaProductions

Production Management
Kristine Stanik

Contents

Foreword ____ iv

Introduction ____ v

Part One: Laying the Foundation

1. Make the Case ____ 1
2. Build a Team ____ 7
3. Assess Program Capacity ____ 17
4. Consult Local Community Economic Development Organizations ____ 29
5. Identify Community Needs and Resources ____ 33
6. Draft Possible Responses ____ 39
7. Determine the Program's Role ____ 41
8. Evaluate Project Feasibility ____ 47

Part Two: Carrying Out the Strategies

9. Social Capital: Turning Time into Earning Power ____ 53
10. Asset Accumulation: Building Family Wealth ____ 57
11. Workforce Development ____ 65
12. Local Economic Development: Creating Jobs and Building Business ____ 69
13. Community Development: Affordable, Quality Housing ____ 79

Appendix: The Principles of Family Support Practice ____ 82

About the Author ____ 83

Foreword

Strong families create healthy local economies, and family support is key to helping families become self-sufficient, active participants in the marketplace. This workbook and the monograph accompanying it are part of a wider effort at Family Support America to apply the principles of family support and the strategies of community economic development together to strengthen families and communities nationwide. That effort also includes special tracks at our national conferences, a first-ever topical conferences to bridge the fields of family support and community economic development, and the Family Support At Work Leadership Roundtable, which brings thought leaders together to develop the capacity of America's businesses to support and strengthen families and communities.

Together, businesses, community economic development organizations, and family-serving programs can join forces with families to revitalize neighborhoods and bring parents' voices to the table. Family Support America is working with partners nationwide to develop strategies and tools for making that happen. If you are using this workbook, then you are one of those partners. We hope that you will use these activities to build a world in which all families receive the support they need with equality and respect, a world in which all families and communities are on solid ground.

Virginia L. Mason

President & CEO
Family Support America

Introduction

Effective family support programs see economic well-being as an important part of family well-being. Whether through collaboration, referrals, or providing services directly, these programs link families to affordable housing, business ownership, jobs, and leadership opportunities. While these strategies typically are pursued by community development organizations, family support programs also are using them with success.

In addition to improving the well-being of families directly, these strategies allow programs to generate unrestricted revenue that they can use for services and general operating costs.

A large part of revenue raised by community development organizations comes from property rental income, property management fees, and fee-for-service ventures. The activities in this book provide parents and community leaders, family support program staff, and others with a hands-on way to put these strategies to work locally.

How to Use This Book

This workbook builds on the foundation laid by the *On Solid Ground* monograph published in 2001 by Family Support America. While the monograph covers the "why" and "how" of family-supportive community economic development, this workbook provides activities for putting those ideas into practice.

The workbook can be used by anyone who wants to make a positive change in his or her community. Using it, individuals can begin to build a team, set priorities, make an action plan, and put to use a whole range of specific community economic development strategies.

(Continued on next page)

The content of this workbook directly corresponds to the *On Solid Ground* monograph:

Workbook	**Monograph**
Part 1: Laying the Foundation	Chapter 2: Building a Foundation for Community Economic Development Locally (p. 25)
1: Make the Case	p. 25
2: Build a Team	p. 25
3: Assess Program Capacity	p. 27
4: Consult Local Community Economic Development Organizations	p. 30
5: Identify Community Needs and Resources	p. 30
6: Draft Possible Responses	p. 33
7: Determine the Program's Role	p. 35
8: Evaluate Project Feasibility	p. 35
Part 2: Carrying Out the Strategies	Chapter 3: Strategies for Community Economic Development (p. 41)
9: Social Capital: Turning Time into Earning Power	p. 41
10: Asset Accumulation: Building Family Wealth	p. 47
11: Workforce Development	p. 51
12: Local Economic Development: Creating Jobs and Building Business	p. 58
13: Community Development: Affordable, Quality Housing	p. 68

While individual chapters in Part Two can be used to suit your community's needs—you may, for example, focus on social capital and not on housing—it is crucial to work through the activities in Part One. These activities help you lay a family-supportive foundation for your efforts, based on the principles of family support practice (see appendix). Practicing these principles results in efforts that bring parents and other stakeholders together to work in relationships of equality and respect. When these relationships are in place, the resulting work responds to families' needs and builds on families' strengths.

A range of resources exist to help you carry out community economic development. The *On Solid Ground* monograph includes 20 pages full of information on funding sources as well as organizations, publications, Web sites, and other resources at your disposal. These resources are not repeated in this workbook.

The primary goal of this workbook is to give you immediate, hands-on, direct experience with practicing community economic development in a family-supportive way—and vice versa. A workbook this brief cannot cover the entire process of planning and carrying out a community economic development project. It can, however, get your community started on concrete projects to meet your goals.

on Solid Ground workbook

Part One

Laying the Foundation

1. Make the Case

Community projects work best when residents bring people together around issues that they care about.

It takes many different people to make a community economic development project work. Whether you are a resident, staff member at a family support or community economic development program, funder, policymaker, or any combination of these, you'll need to "make the case" to others if they are to take part in the project. This chapter provides the tools for doing that.

It's important to recognize your values and those of others when encouraging people to invest their time, energy, or resources. This way, you can speak from the knowledge of what's important to everyone involved.

Activity 1

Values: Why Do You Care?

ON YOUR OWN

1. On the Family Support Values chart below, see how certain values are included in the principles of family support practice.

2. Based on the example shown in the first row, fill out column 3, listing actions that your community could take to demonstrate the value listed in column 2.

Family Support Values

1. Principles of Family Support Practice	2. Values	3. How We Can Put the Values into Practice
1. Staff and families work together in relationships based on equality and respect.	• Equality • Respect	Equal access to quality housing for all, regardless of income
2. Staff enhance the capacity of families to support the growth and development all family members—adults, youth, and children.	• Capacity-building (of families)	
3. Families are resources to their own members, to other families, to programs and to communities.	• Giving (by families)	
4. Programs honor families' cultural, racial, and linguistic identities and enhance their ability to function in a multicultural society.	• Culture	
5. Programs are embedded in their communities and contribute to the community-building process.	• Community	

(Continued on next page)

1. Principles of Family Support Practice	2. Values	3. How We Can Put the Values into Practice
6. Programs advocate with families for services and systems that are fair, responsive and accountable to the families served.	• Fairness • Responsiveness • Accountability	
7. Practitioners work with families to mobilize formal and informal resources to support family development.	• Access to support (for families)	
8. Programs are flexible and continually responsive to emerging family and community issues.	• Flexibility • Responsiveness	
9. Principles of family support are modeled in all program activities, including planning, governance, and administration.	• Integrity	

AS A GROUP

1. Going around the room, each person says one value that is important to him or her. It can be a value from the Family Support Values chart or a different value. One person volunteers to be "recorder," writing all of the values on the Shared Values chart below.

2. When everyone has given a value, the recorder reads off the first value. He asks people to raise their hands if that value is important to them and writes the number of hands in column 2. Then he asks for ideas for community economic development activities the group could do to put that value into practice and records these in column 3. He repeats the process for all additional values.

3. Each group member receives a copy of the completed chart.

Shared Values

1. Value	2. No. of People Who Share the Value	3. How We Can Put the Value into Practice

Activity 2

Slow Down! Making the Case with Residents

People have a natural desire to live in safe and stable neighborhoods. Residents often get involved in community economic development by taking action on one thing that is making their community unsafe or unstable. An important role residents can play is that of community organizer. Community projects work best when residents bring people together around issues and neighborhood improvements that they care about.

ON YOUR OWN

1. Read the following case study and answer the questions below.

Residents of a small, low-income, urban community in Provo, Utah, noticed that drivers near their elementary school were going too fast. They were afraid for their children's safety and wanted traffic signs warning drivers to slow down. One parent passed around a list of the names and phone numbers of school board members, and several parents called and asked that the signs be posted. Within a week, signs were up and traffic slowed. They decided to recruit other residents and explore other ways to improve their neighborhood.

2. Think about one or two situations in your neighborhood that are causing problems. Write a sentence that describes each one. (Example for above story: "Traffic is too fast near the school.")

Situation 1:

_____

_____

Situation 2:

_____

_____

How would you solve these problems? (Example for above story: "Work with other parents and school board to get signs posted.")

Solution 1:

_____

_____

Solution 2:

_____

_____

3. Now, imagine that you have solved this problem. What does your neighborhood look like? On a sheet of paper, draw a picture that shows the changes.

Activity 3

Role Play: Making the Case with Key Partners

Once you are in touch with the values and vision that are behind your desire to improve your community, you need to convince others to join you. If you do it right, it can be easy, but it takes some time. This activity will help you make the case for your community economic development project with some key partners.

AS A GROUP

1. Go to the Shared Values chart and see which value had the highest number of hands raised (column 2). What activity did the group write in to the right of that value? Rewrite the activity below:

   Project:

   _____

2. Break into six groups of equal size.

3. Each group takes a different Role Description (below).

4. One person in each group plays the role from the group's Role Description. The rest of the group tries to convince that person that it would be a good idea for him or her to get involved in the project (above).

5. After 10 minutes, get back together as a group and share the arguments and points used.

Role Descriptions

A. Father and parent leader who participates in family support program

Concerns: How will parents be involved? How will the project help our children? Where will my kids go when I'm working on it? Will the project pay attention to what parents want? Someone else already tried that, and parents "got burned." Is that going to happen again? Who else is involved? What are you asking from me?

B. Director of family support program

Concerns: How will families benefit from the project? What additional services will be needed to make the project work? How does this project follow the principles of family support practice? Where will the work be done? Who else is involved? What are you asking from me?

C. Local business owner

Concerns: How with this help my business? Could it hurt my business in any way? Will it create jobs? Who will pay for it? Will my taxes go up? Will I lose profits? Who will work on this? Who else is involved? What are you asking from me?

D. Director of community development organization

Concerns: Have you ever done a community economic development project before? Will the project improve the local economic situation over the long term? Do you have ideas about how to pay for this? What concrete results do you want to achieve? Is this project able to produce those results? Who else is involved? What are you asking from me?

E. State senator for your district

Concerns: What are conditions like in your community? How many voters live there? How many people care about this issue? How would this be paid for? What concrete results do you want to achieve? Is this project able to produce those results? Who else is involved? Do you have the backing of any well-known groups or organizations? What are you asking from me?

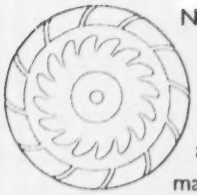
F. High school student being raised by a single mom

Concerns: How with this help youths? How would young people be involved? Will it help me get a job? Will my family have more money as a result? How will it help my chances for a good future? Why should I get involved? Will it be fun? Who else is involved? What are you asking from me?

○ ○ ○ ○ ○

2. Build a Team

The key is to honor the involvement of residents ... and to celebrate their successes. —Action for Better Communities



No one person or organization can carry out community economic development alone. You need to form a team of partners, leaders, and advisors. Community residents should make up at least half of the team. Many funders who could support your work—the U.S. Department of Housing and Urban Development, other government agencies, and some foundations—require more than half.

Forming and keeping a team together may be challenging. Here are some things to consider as you begin:

- Many people have never been asked to join a decision-making team.
- Keeping people involved is just as important as getting them involved.
- Relationship building takes time. It's worth it.
- Do not be discouraged. These relationships can last a lifetime. The community will benefit in ways you never imagined.

And here are some general tips to help you put those ideas into action:

- Make sure people know their decisions will guide your work and that you need and value them.
- Make sure your expectations and their expectations for their involvement match.
- Offer people as many opportunities as possible.

Activity 4

Getting—and Keeping—the Community Involved: Part I

ON YOUR OWN

1. How many ways can people be involved in community economic development in your community? In 10 minutes, list as many as you can think of. Here are a few to get you started. Add your own below.

   - Call community members using a phone tree
   - Design programs*
   - Serve on a board
   - _____
   - _____
   - _____
   - _____
   - _____
   - _____
   - _____
   - _____

* Here, "program" means something your community will do to develop its economy. These are covered in chapters 7–14.

8

2. Read your list to yourself. Do some of these activities require the person to make more decisions than others? To the right of each activity, write a number from "1" to "3"—"1" is the least amount of decision-making, and "3" is the most.

AS A GROUP

Materials needed:

- Three colors of Post-it notes: yellow, green, and blue
- Enlarged copy of Circles of Involvement (page 9)
- Medium-tip marker

Not everyone wants to or can start out doing activities marked with a "3." But many will move from "1" to "3" in time. This is an important part of community economic development and family support. Why do people begin to take on more responsibility and leadership? They may:

- Like the sense of accomplishment every step of the way
- Be grateful for the support they have received and want to give back
- Appreciate the recognition (in newsletters or at meetings, for example)
- Add to their career skills through their activities
- Get something personally out of their involvement

1. Going around the room, each person reads one activity from his or her list. One person writes each activity at the *top* of a Post-it note:
   - "1"s go on **yellow** Post-its
   - "2"s go on **green** Post-its
   - "3"s go on **blue** Post-its

   Stop when the group has 15 Post-it notes, 5 of each color.

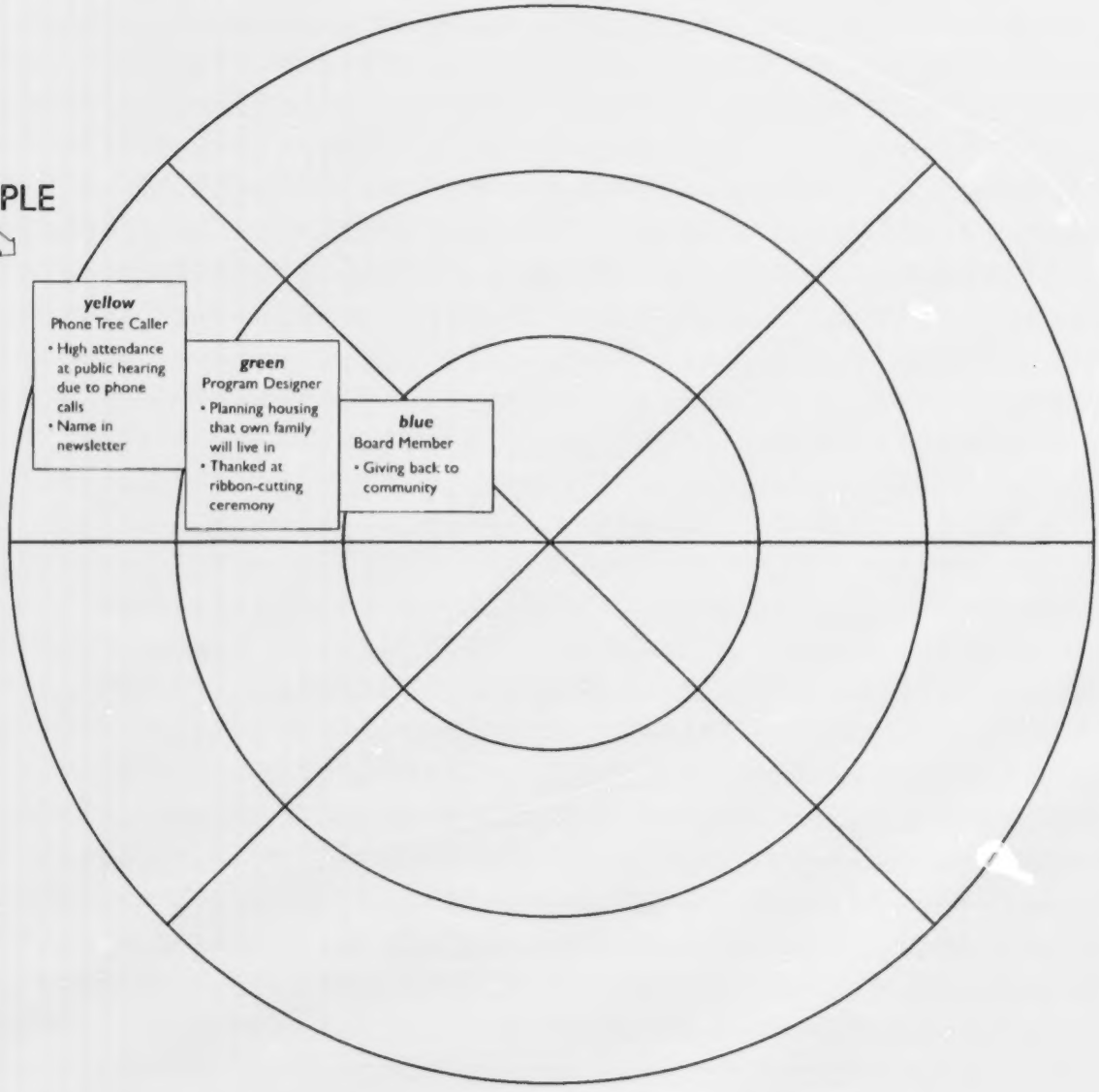
2. One person takes a yellow, a green, and a blue Post-it note and places them on the enlarged Circles of Involvement chart. (Yellow on outside circle, green on middle, and blue on inside.) All three should be in one "piece of the pie."

3. With the person still at the chart, the group calls out reasons why someone might go from doing the yellow activity to doing the green one. The person writes these on the yellow Post-it. Repeat for green Post-it. For blue, the group calls out reasons for continuing to do the blue activity.

4. Repeat steps 2 and 3 with different people until the chart is full.

Circles of Involvement

SAMPLE



Activity 5

The House That La Gente Built

ON YOUR OWN

Read the following case study.

Families participating in La Gente, a rural family support program, need affordable rental housing. The program purchases a vacant lot that can fit 50 units. Staff hire a local architect who has designed projects that reflect the community's southwest culture and ask program participants to help involve residents in the planning.

The participants decide to host a fiesta on the site, with entertainment, art, and food. They arrange for local merchants to pay for the supplies. They invite a local band to play. They invite neighbors to sell food—and help them get permits from the health department. They set up an on-site gallery where local artists will sell their work. They invite an Aztec dance group to perform and teach about the beliefs of their ancestors.

In one corner at the fiesta, the architect invites families to enter a poster contest. They are to imagine a perfect neighborhood, then draw it and name it.

The Mendoza family draws housing that surrounds a courtyard or plaza, a garden, and a playground. The front porches all match. The La Gente program is in the complex. The drawing shows people taking part in job training and placement. It shows parents providing day care as a cooperative. The Mendozas name their community Plaza de Luna, in honor of local activist and artist Daniel Luna. He is working to get banks to offer mortgage and business loans to residents.

A group of families judges the contest. Entries are shown around the fiesta. The Mendoza family wins. Their prizes are a new barbecue grill and a rocking chair for their elders. The program uses the winning entry as a starting point for planning the housing complex.

AS A GROUP

Discuss and answer these questions:

1. Are people more likely to get involved when the project benefits them?

2. How did the fiesta benefit different people? Write your answers below. Here are few ideas to get you started:

   - The Mendozas get a barbecue grill and rocking chair.
   - Residents are recognized as resources to themselves, La Gente, and the community.
   - _____
   - _____
   - _____
   - _____
   - _____
   - _____
   - _____

3. What kind of an activity could bring people in your community together in a way that:
   - Celebrates the culture of the community
   - Builds community pride
   - Involves residents in the community economic development project?

- _____
- _____
- _____
- _____

○ ○ ○ ○ ○

Who Needs to Be on the Team?

- Community residents
- Community organizations
- Family support programs
- Churches / religious institutions
- Business owners
- Accountants
- Land use lawyers
- Architects
- Building contractors
- Foundations
- Banks
- Local and state elected officials
- Anyone else who could be affected or could help

Activity 6

Getting—and Keeping—the Community Involved: Part 2

People may not find it easy to say "yes" when asked to join the community economic development team. There are many reasons: they may have had bad experiences in the past where they didn't feel valued, for example. One way to help is to prepare information to give people when you invite them to get involved.

AS A GROUP

1. Break the group into pairs.

2. Person A takes a Post-it from the Circle of Involvement (he will use this for question 5). He plays the role of someone already on the team.

3. Person B plays the role of a non-team member.

4. Person A invites Person B to the next team meeting, where she begins asking the questions below. As Person A gives answers, Person B writes them down.

   • Why are the meetings being conducted?

   _____

   • Why is this project important?

   _____

   • What's in it for me and my family?

   _____

   • What's in it for the organization?

   _____

   • What is my role? (Use the Post-it.)

   _____

   • Why me?

   _____

   • What do I bring to the table?

   _____

   • What type of commitment is expected of me?

   _____

   • How many meetings will I have to attend?

   _____

   • How often will I have to attend and for how long?

   _____

- How much time will I have to contribute outside of meetings?

- What about childcare?

- Who will feed my family while I'm at meetings and events?

- What time will meetings take place and on what days?

5. When every question has been answered, share, discuss, and improve the answers as a group. Type up the final answers to share as a "Q & A" sheet for community residents.

Tips for Moving Forward as a Team

Decide How You Will Make Decisions

- Will you use consensus? Majority rule? Choose a process ahead of time.

Speak from the Heart

- Speak respectfully
- Do not use offensive language or acronyms
- Speak only for yourself

Listen from the Heart

- Listen respectfully
- Do not interrupt or complete anyone's thoughts
- Seek first to understand, then to be understood

Challenge with Respect

- Understand that disagreement and conflict are normal
- Seek solutions, not winning
- When you offer a different opinion, choose your words carefully
- Ask for clarity if language, terms, or assumptions are unclear to you

Activity 7

Understanding Our Differences and Strengths: The Medicine Wheel

The Medicine Wheel on page 15 was created by the Lakota Native American tribe. It uses the natural world to help us understand how our differences impact our team work.

On the wheel, each compass direction corresponds to an animal, a color, and a season. The Lakota believe that each of us is born into one of these directions—and that this direction affects how we interact with others. Every individual has a primary and secondary style. In our lives, we "travel the wheel," taking on other traits, becoming more balanced in personality, behavior, and style.

This activity helps build understanding among team members. The point is not to stereotype the way a person behaves. Keep it in perspective—and have fun!

AS A GROUP

1. Each person finds his or her primary and secondary styles (using the animal names).

2. The group divides up into bears, buffalo, deer, and eagles, based on primary style.

3. Each animal group answers the following questions together and then reports on its answers.

   A. What are the strengths of your style?

   _____

   B. In what ways does your style need to develop?

   _____

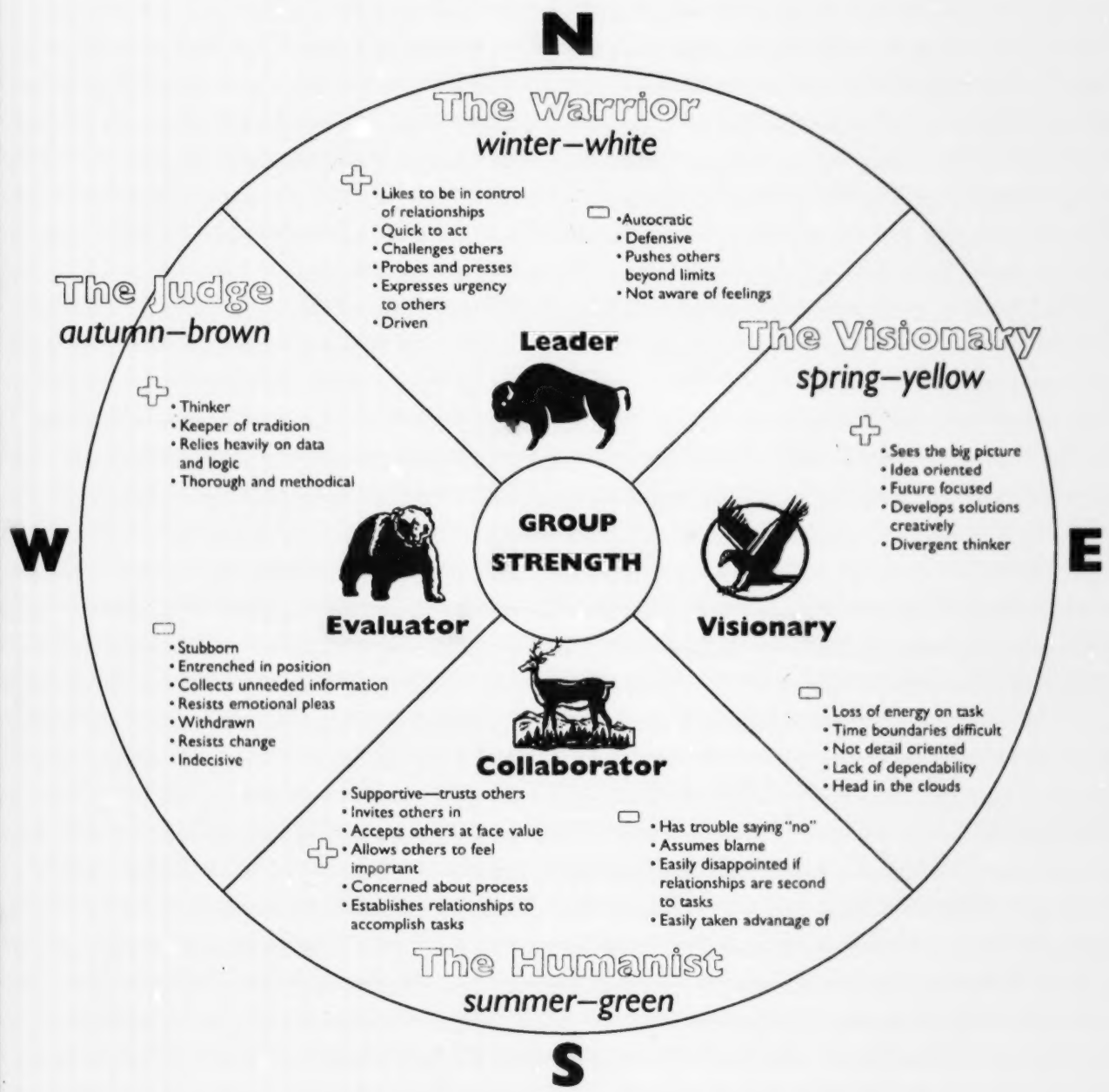
   C. Which style of person is it most difficult for you to work with?

   _____

   D. What should others know about you and your style in order to work well with you?

   _____

The Medicine Wheel



Source: Barbara Smith, Jobs with Peace, Philadelphia

○ ○ ○ ○ ○

3. Assess Program Capacity

Community economic development takes commitment from staff, community residents, and other stakeholders.

Can we do it? Do we have what it takes? Are we ready?

Many people ask themselves these questions when preparing to make positive community change. They're important questions, and this chapter helps you answer them. The answers may surprise you—you're probably more ready than you think! And if you've still got more to do, take heart. It's better to fill gaps now than deal with the results of incomplete planning later. Only a good, honest look at the program's current capacity can pave the way to the partnership and growth that community economic development requires.

Activity 8

Are We Ready for Change?

AS A GROUP

Materials needed:

- Enlargement of Are We Ready for Change? chart (page 18)
- Markers

Together, fill out the Are We Ready for Change? chart. Throughout this chapter you'll find activities and discussion points to help you. Come back to the chart until you are able to complete it. It may take weeks or months—be patient and creative.

Are We Ready for Change?

Vision & Mission Do you have a vision and mission statement describing your goal of community economic development? Write the statement here.	
Skills Does the group have the skills needed to carry out community economic development? If not, with whom can your group can partner to obtain the skills? Name individuals or organizations that have the following skills:	
• Community development	
• Fundraising	
• Legal management	
• Financial management	
• Real estate development	
• Construction management	
• Property and business management	
• Business planning and development	
• Job training and placement	
• Streetscape beautification	
• Other:	
• Other:	
• Other:	
Incentives Answer the question, "What's in it for me?" for:	
• Practitioners	
• Families	
• Investors	
• Community	
• Other:	
• Other:	
Resources Can the group provide the resources needed to help families obtain goals?	
• Transportation	
• Childcare	
• Other:	
• Other:	
• Other:	
• Other:	
Action Plan Is there a plan for putting the vision into action?	
Commitment Are the group members and all of those who would be involved committed to the change called for in the vision statement?	

Vision and Mission

A vision is the hope that you have for your community or the families you work with when all goals are fully realized. A mission is a work plan for achieving the vision. Both personal and organizational vision and mission statements are important, and the two should fit together.

Activity 9

Personal Vision and Mission

ON YOUR OWN

1. Think about the following questions, and note key ideas or phrases from your answers:
   - Why did I get into this kind of work? _____
   - Are these reasons still important to me now? _____
   - What is really important in my own life? _____
   - Are there problems in my community or society that I want to help solve? _____
   _____
   - What special talents do I have to offer? _____
   - How does my work use my talents for what I believe really needs to be done? _____
   _____
   - How does it not? _____
   - How could I change my work to use my talents to do the work I really believe in? _____
   _____
   - Is there any kind of work I'd rather be doing? If yes, how can I move in that direction? _____
   _____

2. Create your personal vision statement, describing your ideal life for a family in your community. (Example: "My vision for children and their families is that they live in neighborhoods that are safe and nurturing, where everyone is caring for the well-being of each other.)

   _____

   _____

3. Fill in the blanks to create your personal mission statement, describing your concrete goals for achieving your vision:

   My mission is to _____

   (fill in end goal from your vision statement) by offering myself as _____ (fill in role you will play) to _____ (fill in strategies or activities you will carry out).

Activity 10

Group Vision and Mission

If you are taking on community economic development as an organization, the goal of that development must fit with your organization's vision and mission statements.

AS A GROUP

Materials needed:

- Copies of your organization's vision and mission statements (if you are working as an organization)
- Copies of each person's vision and mission statements (above)
- Flip-chart paper
- Markers

1. Look at your organization's vision and mission statements. Answer the following questions:
   - Are your community economic development goals consistent with the organization's vision and mission statements? ❑ Yes ❑ No
   - If not, how can you change your community economic development goals to better fit with the organization's vision and mission?

   _____

   _____

   _____

2. Everyone shares their personal vision and mission statements. One person acts as a recorder and writes key terms or themes from each statement on the flip-chart paper.

3. The recorder circles terms or themes that came up many times and makes a list of them on a new sheet.

4. Together, use these terms and themes to write a vision and mission statement for the community economic development project. It is important that everyone agree to the final statements.

   Group Vision Statement:

   _____

   _____

   _____

   Group Mission Statement:

   "Our mission is to _____

   (end goal from vision statement) by offering our group as _____ (role the group will play) to _____ (strategies or activities the group will carry out).

5. Post the community group's vision and mission statements in a prominent place during future meetings to help you stay focused on your goals.

Skills

Skills are like tools. The tools you will need will come from within and from outside of your group. Looking outside the group is a matter of finding people you trust and checking on their past performance on similar projects.

The person leading your community development efforts must have a broad understanding of the development process, including the ability to secure financing, oversee construction, and negotiate property management services as needed.

The following list of skills should be considered when pursuing training for staff:

- Accounting
- Real estate development finance
- Construction management
- Zoning and land use
- Financial management
- Property and business management
- Supervision
- Fundraising
- Business planning and development

Be sure not to overestimate the current staff capacity of the organization. Remember that, just like relationships, training community development practitioners takes time and money. The cost to train new staff can be more than $10,000. Do not be discouraged; there are national and local funding sources that may be willing to cover this cost, depending on your ability to show how the community will benefit.

Getting Training in Community Economic Development

Although there is no formal degree in community economic development, the National Congress for Community Economic Development (www.ncced.org) and the National Development Training Institute (www.dtinational.org) have been providing training in this field for many years.

Activity 11

Knowing Our Skills: Team Toolbox

What tools do you carry in your toolbox? In other words, what skills do you have? The things you do at home or in your community as a volunteer are just as valuable as the things you get paid to do or go to school for.

AS A GROUP

Materials needed:

- Empty shoe box, decorated in wrapping paper, with the words "Team Toolbox" written on it in marker

1. Each person gets colored strips of paper that are a different color than those of the other group members.

2. Working in pairs, brainstorm skills you have. Each time someone thinks of a skill, he or she writes it on a piece of colored paper and places it in the team toolbox. Here are a few examples:
   - Gardening
   - Community organizing
   - Painting and other home improvements

- Keeping your household budget
- Caring for and supervising children
- Coordinating family, community, or church activities
- Community organizing
- Writing

3. After 10 minutes, one person removes the "tools" from the team toolbox and reads them off to the group while another writes the skill in the first column with the name of the contributor in the second column.

4. Together, brainstorm other skills the group might need and add them to the first column.

5. In the second column, list people in the group who have these skills.

6. In the third column, list people from outside of the group who have these skills and might be willing to help.

7. In the fourth column, list who in the group will ask this person to help.

1. Tools	2. Who Has It— In the Group?	3. Who Has It— Outside the Group?	4. Who Will Contact the Person in Column 3?

○ ○ ○ ○ ○

Incentives

Incentives motivate people to pursue personal and common goals even before they've seen results. What incentives exist for residents, communities, and professionals engaged in community economic development?

Incentives for families to successfully achieve their goals and objectives include a livable wage, homeownership, affordable and quality rental housing, and business ownership opportunities. Incentives and benefits for communities include less crime, increased high school graduation rates, increased leadership capacity, improved housing stock, increased property values, neighborhood-serving businesses, and neighborhood beautification. Cities also benefit from revitalization activities with improved housing stock, increased property and sales tax revenue, and more jobs for citizens. Individuals who are hired as community economic development practitioners can be motivated by training and long-term employment with the organization. The goals that community development organizations have for the communities they serve are achieved over a long period of time. Therefore, staff continuity is a must. Community development organizations maintain a low staff turnover rate by offering competitive salaries, benefits, and flexibility to respond to family needs.

Creating and offering these incentives can be a challenge. Organizations must seek ways to expand and diversify their funding base and to collaborate with other service organizations and stakeholders to offer many of the incentives mentioned in the preceding paragraph at no cost to the organization.

Keep Commitment When Turnover Is High

Family support programs hire staff from the communities they serve because they believe that families are resources to their programs. Yet the wages and benefits paid to these workers are often insufficient for them to support themselves and their families. Because of this, workers have no choice but to seek jobs that pay better wages and benefits. This is how employee turnover usually happens.

High employee turnover is not good for organizations. Successful organizations are those who are able to attract and keep good employees. Nonprofit organizations of all types must be willing to re-examine their values, their priorities, and their ability to attract and retain a skilled workforce. As you venture into the field of community economic development, make sure to identify residents who believe that community economic development will promote self-sufficiency among residents. Assessing the commitment of residents to invest in their own learning and to long-term employment with the organization helps ensure that those who get involved stay involved.

Activity 12

Creative Incentives

ON YOUR OWN

Use columns 1 and 2 of the chart below to list incentives for yourself and for your family that currently help or would help you get involved in community economic development work (a few sample answers are provided).

You	Family	Community
Paid education	Family sick leave	Support for local schools
Free parking	Childcare	Home repairs for elderly residents

AS A GROUP

1. Use the third column from the chart above to list incentives for the community. Again, a few examples are provided.

2. Share the results with community organizations and businesses in the community. This will help build their understanding of the needs of workers and their families.

○ ○ ○ ○ ○

Resources

Your organization's own resources play an important role in the work you can accomplish in community economic development. These resources may include current finances, credit history, and program support.

Activity 13

What Resources Can We Contribute?

AS A GROUP

1. Answer the following questions ("you" refers to your organization):

   - Do you produce financial statements for acceptance by the board of directors on a regular basis? ❑ Yes ❑ No

     If yes, how often are they done, and who prepares them? _____

   - Does this person have the needed skills to prepare financial statements? ❑ Yes ❑ No

- What percentage of your funding comes from:

  Government _____

  Foundations _____

  Fundraising events and activities _____

  Other (please describe) _____

- Are you dependent on government and foundation support? ❑ Yes ❑ No
  If yes, what can you do to lessen that dependency?

  _____

  _____

- Do you conduct annual audits? ❑ Yes ❑ No
  If so, what have been the outcomes?

  _____

  _____

  If not, why not?

  _____

Correcting Your Credit Report

You can get a copy of your credit report or credit history from one of the following organizations:

Equifax:	800/525-6285
Experian:	800/301-7195
TransUnion:	800/680-7289

You should alert them to anything on the report that is wrong or outdated.

- When was the last time you reviewed your credit report? _____
- Do you have a positive credit history? ❑ Yes ❑ No
- Are there items on your credit report that should be removed because they have been addressed or they pertain to some other organization? ❑ Yes ❑ No
- Do you have a current business or action plan? ❑ Yes ❑ No
- Do you have a good reputation among funding sources and city and state officials? ❑ Yes ❑ No ❑ Not sure
- Are you respected by residents? ❑ Yes ❑ No ❑ Not sure
- Do you offer support such as childcare, transportation, a clothing bank or other supports that complement community development strategies? ❑ Yes ❑ No

2. Discuss ways to reduce your financial risks before starting a community economic development project. You can reduce your risk by:
   - Developing a separate legal entity
   - Partnering with community development organizations
   - Consulting with a CPA and non-profit tax lawyer on the project's benefits and risks

○ ○ ○ ○ ○

Action Plan

Your action plan should reflect your group's purpose, strategies, and skills. It should be used to monitor your success and to track your progress. The following sections should be included in your action plan:

A. Vision
B. Mission
C. Goals
D Objectives with time frames and person(s) responsible
E. Operating budget that includes net revenue generated from projects
F. Financial sustainability plan: Like for-profit businesses, nonprofits need financial sustainability plans. These are geared toward developing diverse funding sources and creating revenue that can be spent in any way that is needed.
G. Most current financial statement
H. Most current year-end audit
I. Marketing and outreach plan

Activity 14

Ready, Set, Go! Creating an Action Plan

AS A GROUP

1. Divide into three small groups.

2. From the following list, Group 1 takes items A-C, Group 2 takes items D-F, and Group 3 takes items G-I
   A. Vision
   B. Mission
   C. Goals
   D. Objectives with time frames and person(s) responsible
   E. Operating budget that includes net revenue generated from projects
   F. Financial sustainability plan
   G. Most current financial statement
   H. Most current year-end audit
   I. Marketing and outreach plan

3. Each group gathers the information needed to prepare the section. It may take days or weeks, or (if a financial sustainability plan does not exist) months to compile all of the information.

4. Once all of the information is gathered, put it together as your action plan. Use this plan to guide your work and to plan next year's goals and objectives.

O O O O O

Commitment

Expanding to take on community economic development takes commitment across the organization. Acceptance from staff, community residents, and other stakeholders will help ease the transition. The organization will assume a new role in the community. Community residents will also have a new role, taking on more leadership roles as the primary beneficiaries of the work.

Activity 15

Commitment Talking Circle

Talking circles are used by many Native American tribes to gather their members to make important decisions about the community, and by other groups for a variety of purposes. Participants begin by passing an object that symbolizes an important value or mission of the group (feather, cross, etc.). The person who holds the object speaks, then passes the object on to the next person, who speaks, etc.

This activity will help your planning group gauge members' level of commitment to the work of community economic development. It will help you build meaningful relationships by developing communication skills. The circle brings people together as a community, as equals, in an environment in which all opinions matter. Symbolically, the circle has no end. It fosters community by allowing everyone to see and interact with each other in a respectful way.

AS A GROUP

Materials needed:

- Object to pass
- Flip chart and markers
- Enlargement of Stakeholder Commitment chart
- Box or hat
- Two colors of paper: 8" x 11" sheets cut into quarters, enough for each person to have two slips of paper in each color
- Chairs placed in a circle

1. Together, go over the following rules of talking circles and make sure everyone understands them:
   A. Speak from the heart
      - Speak respectfully
      - Do not use offensive language or acronyms
      - Speak only for yourself
   B. Listen from the heart
      - Listen respectfully
      - Do not interrupt or complete anyone's thoughts
      - Listen for understanding—seek first to understand, then to be understood
   C. Challenge with respect
      - Understand that disagreement and conflict are normal
      - Choose your words carefully when expressing a differing opinion or position, and ask for clarity if language, terms, or assumptions are unclear
      - Seek solutions, not winning
   D. Respect diversity
      - Honor the wealth of experiences and heritage from your own culture and from others' cultures
      - Do not stereotype
      - Do not speak for anyone else's culture

2. One person, who can still participate in the activity, serves as recorder.

3. Round One: One person takes the object and introduces him- or herself by first name only (no titles, degrees,

positions, or any other information), then completes this statement: "I have a commitment to this community because _____." The recorder summarizes all responses on the flip chart. The first person passes the object to the next person, who says his or her first name and completes the same statement. Once the object goes around the circle once, the facilitator puts it away, and the dialogue opens up, still following the rules above.

4. Round Two: Pass out two slips of paper to each participant, all of the same color. Each person thinks of two concerns they have about the community and writes each on a slip of paper. When everyone's ready, place those concerns in a box or hat. The recorder writes each concern on the flip-chart. For repeats, the recorder makes tally marks next to the concern.

5. Round Three: Pass out two more slips of paper—the second color—to each participant. Keeping in mind the concerns listed on the flip chart, each person thinks of two things he or she would be willing to do or offer to improve the community, and writes each on a slip of paper. Keep the slips of paper for now.

6. Post the Stakeholder Commitment chart enlargement on the flip-chart stand, then empty the hat or box and place it near the chart.

7. When everyone's ready, go around the circle. Each person reads his or her offerings aloud, then goes up and writes them on the Stakeholders Commitment chart in the column that best describes his or her role.

8. The group now has a concrete list showing the commitment of its members.

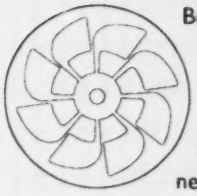
Stakeholders Commitment

Resident	Service Provider	Business	Religious Institution	School	Govt. Agency	Other

○ ○ ○ ○ ○

4. Consult Local Community Economic Development Organizations

Involving partners in creative ways instills in them a sense of belonging and commitment.



Before you take on any project, you will want to build partnerships with community development organizations, city or county officials, and foundation and bank representatives. These partnerships can help you understand:

- What other organizations are already doing in your community
- What city projects are planned for your community
- What loan and grant programs are available
- What job training and placement programs are available

City and County Officials

City or county officials include city council representatives, neighborhood planners, and other local officials. They will know about projects that are being planned for your community and have access to loans and grants. For example, they can tell you whether your city offers low-interest housing and business loan programs. They can also help you apply for federal Community Development Block Grant money, which can be used for:

- Business loans
- Housing
- Neighborhood improvements
- Job training and placement programs

Cities also have money for what they call neighborhood beautification—replacing sidewalks, adding streetlights, or planting trees, grass, and flowers. You can qualify to receive one of these grants if you agree to help plan the activities and install and maintain the materials.

Remember to meet with city zoning officials as well. Ask them for a neighborhood zoning map to help you understand the zoning laws that regulate land use. These laws regulate the location, types, and size of homes and businesses.

Community Development Organizations

Building relationships with community development organizations is very important. The most common are known as community development corporations, or CDCs. CDCs make great partners. They can suggest community economic development strategies with which you have no or very little experience. For example, you can partner with or get support from CDCs to:

- Develop and manage rental housing
- Purchase and remodel homes to sell to residents
- Help homeowners with downpayments
- Offer homeownership education and counseling
- Provide technical assistance to small businesses
- Own and operate businesses that serve the community and employ residents
- Offer job training and placement services
- Provide basic adult education classes

For help in finding CDCs in your community, see the resource file in the *On Solid Ground* monograph.

Foundations

It is also important to build relationships with foundations. If you have performed a community needs assessment, share this information with them. You can also give foundation representatives tours of the community.

To locate a foundation that supports the kind of programs you want to develop, look for *The Foundation Directory* at your local library. Or, visit The Foundation Center's Web site at www.foundations.org.

Banks

Banks make great partners, too. They can offer grants and below–market rate interest loans to nonprofit organizations. When you visit a bank, be sure to meet with its community reinvestment officer. Ask him or her about the bank's community reinvestment activities. These are special programs the bank may offer to qualifying residents and organizations to ensure it complies with the Community Reinvestment Act (CRA) of 1975, which monitors banks to eliminate lending discrimination.

Activity 16

Finding the Right Partners

ON YOUR OWN

Finding the right partners can be a challenge, but it is well worth the effort. Answer the following questions on your own, using the resources in the *On Solid Ground* monograph for additional guidance. Keep in mind that each potential partner plays a specific role in the community and has different resources to offer.

1. City or County Officials

- How will you do build a relationship with city or county officials?

_____

- With whom will you meet and why?

_____

- What information will you present?

_____

- Who will join you at the meeting?

_____

2. Community Development Corporations

- With whom will you meet and why?

_____

- What will you ask them?

_____

- What information will you present?

_____

- Who will join you at the meeting?

_____

- Where will you meet?

_____

- What will you do if there is no CDC located in your neighborhood?

_____

3. Foundations:

- Whom will you call?

_____

- If you decide to set up a meeting, where will it be held?

_____

- What information will you present?

_____

- Who will join you at the meeting?

_____

4. Banks

- Not all banks make good partners. How will you know which bank to partner with?

_____

- With whom will you meet?

_____

- What information will you need to review?

_____

- What questions will you ask?

_____

AS A GROUP

After you've answered the above questions on your own, share your responses with one another. As a group, you may be able to offer each other additional insights into finding the right partners. Use your answers to guide you in your relationship-building activities.

○ ○ ○ ○ ○

How to Involve Your Partners

There are many ways to involve your partners. Of course, you can request loans and grants. You can also find creative ways to instill a sense of belonging and commitment in both your partners and residents. For example, you could:

- Host an annual "paint-a-thon" or create a home repair program for elderly and low-income homeowners. Your city, foundations, and bank partners could be the primary sponsors. Recruit employees and resident as volunteers to paint the homes and do minor home repairs.
- Spread wildflower seeds up and down neighborhood alleys in the spring and watch them bloom. This easy project makes alleys look better and is a fun way to bring your partners together.
- Host a homebuyer workshop facilitated by loan officers. This is good for both banks and residents.

Activity 17

Building Mutually Respectful Relationships

ON YOUR OWN

1. Read and reflect on the following tips:
   - Relationship building is a dynamic and on-going process that begins with the first encounter.
   - Building and maintaining relationships based on equality and respect takes effort and time.
   - Relationship building is a process of continually seeking to understand assumptions and to share meanings and expectations.
   - Relationship building requires each partner to recognize the roles all partners play and the fact that these roles change over time.

2. Now, read and answer the following questions:
   - Think of people you respect. Why do you respect them? Think of people you trust. Why do you trust them? List which qualities they have in common.

     _____

   - Think of someone who respects you. What does this person do to communicate respect?

     _____

   - What traits or behaviors in families do you find hard to respect?

     _____

   - How does this interfere with your role as a family support worker or parent leader?

     _____

3. Think of two families you work with—the most "successful" and the most "challenging." List reasons why you respect each one.
   - Successful family: _____
   - Challenging family: _____

AS A GROUP

1. Discuss group members' answers to the above questions.

2. Were there many answers in common? ❑ Yes ❑ No If so, list them:

   _____

   _____

   _____

Try to remember these characteristics of mutually respectful relationships in your efforts to partner with organizations in your community.

○ ○ ○ ○ ○

5. Identify Community Needs and Resources

A community assessment can help you decide what kind of community development strategies to pursue.

All communities have resources. To find them, you must work from a strengths-based perspective. This section defines community and offers tools and activities for recognizing a community's needs and building on its resources. These activities can help you decide whether to pursue community economic development strategies as part of your existing work or to partner with existing community development organizations.

What Is a Community?

A community can be identified by geographic location. It may consist of a number of city blocks that make up a neighborhood, a school attendance area, or a thinly populated rural area that covers many square miles.

Community also refers to a group of people who share a culture, religion, or other set of beliefs, values, or interests. This can include families affiliated with the school, families who live in the same public housing development, or people who speak the same language.

Lastly, community can refer to a group of people who support each other for the good of the whole group. Families can belong to more than one kind of community at a time. They can be members of their city, village, or rural area; of cultural communities; and of communities involving work, school, sports, music, and religion.

Understanding Neighborhood Conditions

To identify community needs and resources, you should first gather information on neighborhood conditions. This includes:

- The community's racial and ethnic make-up
- Income levels
- Zoning patterns
- Homeowner occupancy rates
- Rental housing stock and conditions
- Job opportunities
- Transportation options
- City code enforcement
- Lending practices

Conducting a Community Assessment

Next, you should conduct a comprehensive and strength-based community assessment. Family Support America's *Know Your Community: A Step-by-Step Guide to Community Needs and Resources Assessment* can help you do this. You can use the information you get from the assessment to:

- Offer meaningful involvement opportunities to residents
- Plan what types of economic development strategies to pursue

Activity 18

Community Needs & Resources Pictionary

ON YOUR OWN

Consider the following questions to help you develop a list of the needs and resources you think exist in your community. Then, write down 10 needs and 10 resources in the spaces provided.

Needs

- What are the negative characteristics of the community?
- What concerns do community residents have?
- What services are not being provided to residents that could help them achieve well-being?
- What services are being provided to residents that are not helping them achieve well-being?
- What barriers prevent residents from obtaining the services they need?
- What barriers prevent employers from hiring residents?

Resources

- What are the positive characteristics of the community? Characteristics are physical features like architecture, types of businesses, housing sizes and styles, lighting and open space.
- What keeps families in the community together?
- What services are available in the neighborhood for residents?
- What informal support networks connect families to one another?
- What skills and experiences do residents have that could be used to secure jobs or business ownership?
- What types of jobs are available in the community?
- What types of loans and banking services are available to residents?

List of 10 Community Needs

1. Example: Abandoned buildings attract crime, such as the sale of drugs
2. Example: Pay-day loan businesses take advantage of residents' cash needs
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

List of 10 Community Resources

1. Example: Local YM/YWCA offers after-school programming
2. Example: Community is served by public transit line
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

AS A GROUP

Materials Needed:

- Paper cut into small squares (about 3" x 3")
- Paper bag
- Flip-chart for drawing
- Medium-tipped marker
- Stopwatch or other timing device
- Notepad and pen/pencil for scorekeeping

1. Each person writes down his/her examples of community needs and resources onto a separate square of paper.

2. A neutral timekeeper/scorekeeper gathers people's examples, mixes them together in a paper bag, and divides the group into two teams of equal size.

3. Agree on how many rounds to play. For each round, each team chooses a person to pick a random example out of the bag and draw a picture of the activity described. In addition to guessing the activity, the team has to say whether it's a need or a resource.

4. Each round of the game proceeds as follows:
   - The player chosen for Team A draws an example and has a short time to review it.
   - When the player is ready, the timekeeper notes the time and tells the player to start.
   - The player's team has three minutes to guess the example and say whether it's a need or a resource.
   - If someone figures it out, the timekeeper records how long it took. The player then asks his or her team members whether the example is a need or a resource. If the team guesses incorrectly, the timekeeper adds 30 seconds.
   - If no team member guesses the activity within three minutes, the timekeeper announces that the time is up and records a time of three minutes.
   - The player from Team B draws an example, and play proceeds as above.

   The game continues until every player has had a chance to "draw out" an example. The score for each team is the total time that the team needed for all of the rounds. The team with the smallest score wins the game.

○ ○ ○ ○ ○

Activity 19

Promotional Indicators Scavenger Hunt

Tracking promotional indicators is part of the process of identifying community needs and resources. Promotional indicators are markers of the growth, development, and well-being in a community. They identify intermediate, or shorter-term, markers (or "indicators") that a community is moving toward a state of desired well-being.

An example of a promotional indicator is the number of parents in the community who regularly read to their children. Research has shown that when parents do this, children enter school more ready to learn (the desired outcome). Tracking this indicator can help a community understand how well its resources are encouraging and enabling parents to read to their children. If the indicator not at the level desired, then the community can focus its energy on increasing resources to achieve the outcome it desires.

ON YOUR OWN

Review the list of promotional indicators below.

Promotional Indicators of Family Support

Outcomes	Promotional Indicators
Children Ready for School	• Percent of children entering kindergarten demonstrating appropriate progress in several areas (physical-motor, cognitive, language, social and emotional development)
Children Succeeding in School	• Percent of parents actively engaged in their children's learning and education
Stable Families	• Percent of adults who have someone to rely on (a support network)
Supportive Community	• Percent of individuals volunteering in their community
Youth Development	• Percent of children who have frequent involvement with and receive emotional support from both parents • Percent of youth reporting a meaningful relationship with an adult • Percent of youth involved in sports, clubs, or organizations at school or in the community three or more hours a week • Percent of youth whose families set clear expectations, rules, and consequences
Health	• Percent of children fully immunized by age two • Percent of pregnant women receiving pre-natal care in their first trimester • Percent of children and families covered by health insurance

AS A GROUP

Materials Needed:

- Flip-chart for drawing
- Medium-tipped marker

1. Divide the indicators and assign them to each group member so that all indicators are assigned. Before the next group meeting, each group member attempts to fill in the percentages for your community.

   Where to Find the Data

   There are many sources in your community that may have gathered the data you need for this activity. They include:

   - The US Census (www.census.gov)
   - Kids Count data (from the Annie E. Casey Foundation: www.aecf.org/kidscount)
   - County child welfare agency
   - State and local government agencies (education, health, juvenile justice, etc.)
   - Local schools
   - Health care providers
   - Chamber of commerce
   - United Way

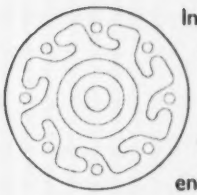
2. At the next group meeting, gather each group member's promotional indicators data and copy them onto the flip-chart so everyone can see the results.

3. Discuss the following questions:
   - If you weren't able to get the information you were assigned to find, what were the obstacles?
   - How can the group get the missing information?
   - Did you have to be creative in getting the information you found?
   - How were you able to get the information?
   - Are you surprised by the results?
   - Why or why not?

4. Record everyone's results onto a sheet of paper to save for future comparisons and to remind you of your community's needs and resources.

6. Draft Possible Responses

Use the planning process to promote unity in the community.



In the last chapter, you learned more about the strengths, opportunities, and challenges that you face. Now, it's time to begin planning your first project. This section offers program staff, parent leaders, and community members tips and activities for working together to decide how to respond to the community's economic development needs.

The planning process is just as important as the actual project. Use it to promote unity in the community. You should involve as many residents as possible. This is also a good time to involve children and youth.

Sharing Community Assessment Results

Resident involvement is key to the success of your first, second, or tenth project. Community residents and others with an interest or investment in the community (called "stakeholders") should be involved in all phases of every project. Completing the assessment gives you many opportunities to bring these people together to build understanding and promote unity.

Hold a community meeting to present the information gathered through the assessment and to celebrate its completion. It is important to celebrate the accomplishments of a community. Celebrations build pride and encourage involvement. Ask a group of residents and other stakeholders to help you host the meeting and celebration. Make sure to have a lot of food. Consider hiring a local dance or music group to provide entertainment before the meeting begins.

Presenting the Information

You may want to use a map or other visual tools to present the assessment information. Group the data in ways that make sense, such as:

- Here's who we are (number of residents, number of households, age, ethnicity, gender, type of job held, skills, education level, career, and educational goals)
- Here's what we have (number and type of businesses, number of potential jobs for residents, parks, hospitals, service organizations, zoning, neighborhood architecture, age and condition of buildings, access to transportation

Recruiting a Planning Team

It's easy to recruit members to help you plan your first project if you ask for volunteers during the celebration. Once you have presented the assessment results, announce the next meeting and ask for planning team volunteers for the community's first project. Invite as many stakeholders as possible.

The planning team's first task should be to decide what issue or issues to address. The team should base its decision on the needs identified in the community assessment. Next, team members can brainstorm projects or strategies to help the issue or issues chosen.

Activity 20

Deciding Which Projects to Pursue

AS A GROUP

1. Make a list of strategies or projects you could pursue that fit the criteria listed below. Keep in mind what you learned about the community's needs and resources from the community assessment.
   - Your first project should be highly visible, no matter how big or small. The beauty of community development is that you can see your accomplishments.
     Potential strategies or projects:

     _____

     _____

     _____

   - The project should connect strengths to needs based on the information from the assessment.
     Potential strategies or projects:

     _____

     _____

     _____

   - The project should be achievable over a one-year period.
     Potential strategies or projects:

     _____

     _____

     _____

   - The project should fit the architectural character of the neighborhood.
     Potential strategies or projects:

     _____

     _____

     _____

   - The project should reflect the culture of the neighborhood.
     Potential strategies or projects:

     _____

     _____

     _____

2. Designate a parent leader or community resident to present your list of potential projects at a community meeting. At the meeting, the parent leader asks the community to decide which project to move forward with. (Review chapter one for tips on holding meetings.) Before the meeting ends, he or she invites new volunteers to the next meeting. Remember, projects that are planned, built, and sustained by community residents are well cared for by the community.

7. Determine the Program's Role

Each party in a community economic development project must feel comfortable with its own role and responsibilities.

There are three basic roles in community economic development. This section describes these roles (see table below) and helps you decide who will fill each. The most important thing to remember is that each party must feel comfortable with its own role and responsibilities.

Community Economic Development Roles

Role	Also Known As ...	Examples of Activities	Who Usually Does This?
Entrepreneur/ Developer	• Community Developer • Community development arm of neighborhood	• Build affordable housing and promote home-ownership • Promote business ownership through training and assistance and commercial real estate development • Engage in neighborhood revitalization and beautification	• Community development organization set up to do this work • Includes community development corporations (CDCs) and community housing development organizations (CHDOs)
Coordinator	Community Builder	• Build relationships among residents, service providers, churches, government agencies, businesses, funders, and others	• Family support programs • Human services programs
Partner/ Facilitator	Community Organizer	• Build resident leadership through training and resource information • Mobilize community residents toward lasting change • Promote opportunities for residents as decision-makers in defining policies and programs	• Grassroots community organizing programs • Individual community residents

Most family support programs offer services like counseling, education, and referral. They leave the "bricks-and-mortar" work of being an entrepreneur or developer to community development organizations. However, some are starting to explore this role, too.

The following activities uncover some of the roles that family support programs are filling in community economic development. They will help you understand the different roles and explore which ones are best for your group or organization.

Activity 21

Roles: Understanding Our Options

ON YOUR OWN

Read the following case study.

The Springfield community includes about 1,200 households, 500 of which are in public housing units. Most are headed by single African American mothers with small children. Only 17 percent of single-family homes are occupied by their owners. However, many families have lived in the area for several generations, moving from one rental unit to another. Twenty years ago, one-third of middle-income residents had to move because a college bought the property where they lived and built a campus there. The community organized activities to hold the college accountable. Now, the college offers full scholarships to displaced residents.

The community has many resources for families, including:

- *The Nia Resource Center for Women*
- *Two parks, one with an Olympic-size pool and recreation center where residents of all ages participate in sports and social activities*
- *A high school, a middle school, and three elementary schools*
- *A public hospital that cares for the city's low-income, uninsured population*
- *A variety of human service providers*
- *A community development corporation that is revitalizing a commercial strip*
- *An active merchants' association*
- *A grocery store*
- *Adequate public transportation (the transit line is surrounded by vacant land)*
- *An industrial area that can offer up to two jobs for every resident*
- *A transit line surrounded by vacant land*

The Nia Resource Center for Women was founded 30 years ago by a group of residents. Nia means "purpose" in Swahili. The founders had the vision that low-income women in the community would be economically self-sufficient. The center has a long history in the neighborhood and a strong knowledge of its needs and resources. So far, it has provided employment training and placement services for adults and youths. Now, the center wants to do even more to increase economic opportunities for women and teens. The center has been holding brainstorming sessions to find more ways to do this while practicing family support.

Here are the ideas they have discussed:

- *Offer home ownership credit counseling and education*
- *Provide small business planning classes*
- *Start a childcare cooperative to be owned and run by residents*
- *Start a resident-owned home-cleaning service*

- *Start a home-purchase inspection business*
- *Create a home repair program for elderly residents*
- *Launch a streetscape beautification project*
- *Build a small business incubator to support new businesses*
- *Build affordable rental units*
- *Launch a youth leadership training and mentoring program*
- *Launch a leadership training program for women*
- *Offer college-prep training and mentoring for high school youths*

AS A GROUP

Materials:

- Enlarged copy of Roles Graph (below)
- Marker
- Large Post-it notes

1. Post the enlarged copy of the Roles Graph on a wall.

2. Go around the group. Each person:
   - Reads a strategy from the bulleted list above
   - Writes it on a Post-it note
   - Answers the question: If the Nia Resource Center for Women did this, which role would it be filling?
   - After group discussion, place the Post-it note in the appropriate area on the graph. The Post-its can be moved during discussion or placed along borders. Copies of the same strategy can be placed in different areas if needed.

Roles Graph

Activity 22

Growing into Roles

ON YOUR OWN

Read the following case study.

The Cross Community Coalition, a family support program, is led by residents—many are on the board and staff. It is in a low-income, mostly Chicano and Mexicano community where many families speak only Spanish. The community is surrounded by heavy industry, and a major highway runs through it.

One community strength is that most residents own their homes and have lived in the neighborhood for several generations. Another is that the families have a strong sense of cultural pride and confidence. This creates stability and has led many participants in the program to achieve success.

In addition to its family support services, the program has fought to preserve the environment and to strengthen families economically. For example, it provides training and placement for people to work in asbestos abatement and removal. It runs a second-hand store, where residents work and build business skills like marketing, accounting, sales, and customer service.

Several years ago, the community still needed housing renovation, commercial redevelopment, and training and counseling for homebuyers. The family support program wondered if it should provide these things itself. To answer that question, the program had to go through a very thorough and honest assessment of the skills and responsibilities required to meet those needs. In the end, it formed a separate community development corporation to act as a developer, with support from its own staff. The Cross Community Coalition helps coordinate and facilitate the development projects.

AS A GROUP

Discuss the following questions:

1. What skills did the Cross Community Coalition have to have in order to accomplish what it did?

2. What responsibilities did it take on?

3. What additional skills and responsibilities were taken on by the community development corporation?

4. How does the first set of skills and responsibilities differ from the second?

5. What does being a coordinator mean for the Cross Community Coalition?

6. What does being a partner and facilitator mean for the Cross Community Coalition?

Activity 23

The Best Role for Us

ON YOUR OWN

In the chart below, under "Strategy," fill in the strategies and projects that you brainstormed in Activity 20 (page 40). In the next column, circle the role that your group or organization would be filling if you were to carry out that strategy. Finally, list any concerns you have about filling that role. If the list is long, split possible responses up among the group.

Community Economic Development Roles

Strategy	Role that Matches Strategy (Circle One)	Concerns?
	• Entrepreneur/Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur/Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur/Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur / Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur / Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur / Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur / Developer • Coordinator • Partner/Facilitator	
	• Entrepreneur / Developer • Coordinator • Partner/Facilitator	

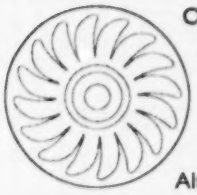
AS A GROUP

Go around the group, sharing your responses. Does the group agree about what role it should fill?

○ ○ ○ ○ ○

8. Evaluate Project Feasibility

Be sure to involve community members in studying the feasibility of your project.



Once you decide which projects to move forward with, you will want to study their costs, projected income, and benefits to the community.

Although it sounds difficult, conducting a feasibility study is quite simple. However, if this is your first project, you may want to hire a consultant or seek help from an experienced developer.

The details of a feasibility study will depend on the project. For example, if you are planning a low-income rental housing project, you will want to know the following:

- Is there a need for low-income housing in the neighborhood?
- Will you be able to rent all of the units? How long will it take?
- Is there land or building space available in the neighborhood?
- What is the total number of units you can build?
- What type and size of units are needed?
- Who will occupy the units? Will the project be for families or elders?

Be sure to involve other community members to help study the feasibility of your project. Consider holding a picnic where you can introduce the proposed project and receive feedback from residents. Imagine an outdoor event on a nice spring, summer, or fall day with neighborhood families, food, games, and music.

Ask families to help you design the project. If it is a housing project, for instance, they can draw posters of what the site would look like after completion. Have the families describe their poster and the important elements of the project they designed. It might be porches, playgrounds, gardens, or a family support center operating within the project. Ask the project's architect to base his or her own concept for the project on the common elements from families' suggestions.

Activity 24

Feasibility Analysis Made Simple

ON YOUR OWN

Study the following formula for conducting a feasibility study on a rental housing project.

1. Construction Period

Total Cost = Hard + Soft Costs

Construction is feasible if ... Financing = Total Costs

2. Long-Term Feasibility

Potential Income = Rents X Number of Units

Effective Gross Income = Potential Income – Vacancies

Project is feasible if ... Effective Gross Income = Operating Costs + Debt Service

Definitions of Terms Used in Formula

Hard Costs: Items such as materials and labor

Soft Costs: Items such as design, engineering, accounting, and legal fees

Financing: Loans and grants to build the project

Effective Gross Income: Revenue from all units minus the percentage of units that are vacant (vacancy factor). Estimate this amount based on vacancy rates for the area.

Operating Costs: Includes maintenance, management, utilities, taxes, insurance, advertising, and other costs involved in maintaining the units

Debt Service: Loan payments

AS A GROUP

Now that you have a better understanding of how to conduct a rental housing feasibility study, try doing one as a group. Use the worksheet provided below. Follow these steps:

1. Answer the following questions:

- Is there a need for low-income housing in the neighborhood? ❑ Yes ❑ No
- Will you be able to rent all of the units? ❑ Yes ❑ No
- How long will it take? _____
- Is there land or building space available in the neighborhood? ❑ Yes ❑ No
- What is the total number of units you can build? _____
- What type and size of units are needed? _____
- Who will occupy the units? _____
- Will the project be for families or elders? _____

2. Review the long-term feasibility formula on page 48.

3. Estimate figures and place them in the blanks. The monthly debt service is provided for you.

4. Add your figures and apply the formula.

5. Is the project feasible? ❑ Yes ❑ No

6. If the project is feasible, what are the next three steps (check three of the options below)?
   - ❑ pursue financing
   - ❑ hire an architect
   - ❑ inform community of feasibility and decision to move forward
   - ❑ hire a contractor
   - ❑ begin construction
   - ❑ purchase the land
   - ❑ hire a property manager

7. If the project is not feasible, what are the next three steps?
   - ❑ renegotiate land purchase price
   - ❑ do another feasibility study
   - ❑ inform community and seek input on next step
   - ❑ explore other options, including: _____

○ ○ ○ ○ ○

Worksheet: Housing Feasibility Study

Soft Costs		
Land Acquisition (purchase)	$ _____	
Builder's Insurance	$ _____	
Loan Closing Costs	$ _____	
Environmental Studies		
• Lead and Asbestos	$ _____	
• Environmental Phase I	$ _____	
Engineering Services		
• Structural Foundation and Brick	$ _____	
• Mechanical and Electrical	$ _____	
Architectural	$ _____	
Developer's Fee	$ _____	
Soils Tests	$ _____	
Legal	$ _____	
Marketing	$ _____	
Appraisal	$ _____	
Total Soft Costs		$ _____
Hard Costs		
Guaranteed Construction Price	$ _____	
Construction Contingency 5%	$ _____	
Utilities	$ _____	
Public Service Metering	$ _____	
Sewer Tap Fees	$ _____	
Total Hard Costs		$ _____
Total Hard and Soft Costs		$ _____
Monthly Income		
Gross Monthly Rent	$ _____	
(Rent per unit X number of units)		
Minus vacancy rate of 15%	– $ _____	
Effective Gross Income		$ _____
Monthly Operating Costs		
Management Fees	$ _____	
Maintenance	$ _____	
Utilities	$ _____	
Property Insurance	$ _____	
Total Operating Costs		$ _____
Total Monthly Debt Services		$6,500

on Solid Ground workbook

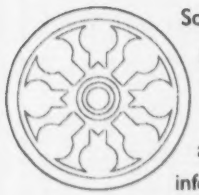
Part Two

Carrying Out the Strategies

FAMILY SUPPORT America

9. Social Capital: Turning Time into Earning Power

In healthy communities, residents use their social capital to help meet each other's needs.



Social capital is the support and care that people provide for each other—the ways they share information, resources, and support. People can create social capital in both formal and informal ways. For example, in many communities people gather and share information about job opportunities. The formal way of doing this is when programs provide participants with job referrals. The informal way is when a neighbor shares the same information with another neighbor.

Activity 25

Social Capital Charades

AS A GROUP

Materials needed:

- Paper cut into small squares (about 3" x 3")
- Paper bag
- Stopwatch or other timing device
- Notepad and pencil for scorekeeping

1. Each person thinks of some way he or she has participated in a formal or informal type of social capital and writes it down on a scrap of paper.

2. A neutral timekeeper/scorekeeper gathers people's examples, mixes them together in a paper bag, and divides the group into two teams of equal size.

3. Agree on how many rounds to play. For each round, each team chooses a person to pick a random example out of the bag and act out the activity without speaking. In addition to guessing the activity, the team has to say whether it's formal or informal.

4. Each round of the game proceeds as follows:
   - The player chosen for Team A draws an example and has a short time to review it.
   - When the player is ready, the timekeeper notes the time and tells the player to start.
   - The player's team has three minutes to guess the example and say whether it's formal or informal.
   - If someone figures it out, the timekeeper records how long it took. The player then asks his or her team members whether the activity is formal or informal. If the team guesses incorrectly, the timekeeper adds 30 seconds.
   - If no team member guesses the activity within three minutes, the timekeeper announces that the time is up and records a time of three minutes.
   - The player from Team B draws an example, and play proceeds as above.

   The game continues until every player has had a chance to "act out" an example. The score for each team is the total time that the team needed for all of the rounds. The team with the smallest score wins the game.

In all healthy communities, residents use their social capital to help meet each other's needs. In fact, low-income communities are often the most vibrant, socially productive communities in the country. Activities and programs that draw on a community's social capital to help residents gain self-sufficiency fit into three main categories:

Mutual Assistance	Community Currency	Participant Hiring
Connecting people who can exchange volunteer services with one another. Mutual assistance efforts help people depend more on one another and less on public assistance and formal services.	"Money" that participants earn for offering their goods or services and exchange within the community for goods and services they need. Two programs that you can set up in your community are Time Dollars and Ithaca HOURs (see illustrated story, page 55).	Hiring current or former program participants. Participants in programs are aware of community needs, and hiring them generates local employment.

Activity 25

Mutual Assistance: How Sharing Services Benefits Everyone

ON YOUR OWN

Read the following case study.

A community development corporation (CDC) based in a low-income area of San Francisco's Chinatown called on residents to create a mutual assistance program. After reviewing the results of the community assessment conducted earlier in the year using Family Support America's Know Your Community *assessment tool, the CDC held a meeting for the community and explained to residents what the community's unmet needs were. The CDC staff asked residents if they would like to participate in a mutual assistance exchange to help meet these needs, and the residents agreed. A group of residents now provides basic home repairs and maintenance services to homes owned and occupied by elderly residents. The CDC supplies free materials for the maintenance services, with a grant it secured from a local bank. The elders whose homes are serviced complete the exchange by providing free childcare services to all residents.*

AS A GROUP

Using the following chart, describe the benefits this exchange provides to each of the groups involved.

Group Involved	Benefits to the Group
Community development corporation	
Residents who volunteered maintenance services	
Elderly homeowners	
Other community residents	
Bank that supplied the loan for materials	

Five Months in the Life of an HOUR

an actual Ithaca HOUR trading path

by Houghton/Glover

ETHEL MAILED THE COUPON FROM THE BACK PAGE OF ITHACA MONEY, OFFERING BOOKKEEPING. SHE AGREES TO KEEP HER PHONE NUMBER UP-TO-DATE.
SO ONE HOUR WAS ISSUED TO HER FOR BECOMING A PUBLISHED BACKER OF HOURS, ACCORDING TO BARTER POTLUCK POLICY.
DISBURSEMENTS
AN HOUR IS BORN!
AND ETHEL RECEIVES IT IN THE MAIL.
SHE SPENT IT AT LITTLETREE ORCHARDS FOR APPLES...
...WHO PAID IT TO ERICA FOR PRUNING...
...WHO BOUGHT GROCERIES AT GREENSTAR...
...WHO PAID DAVID, ONE OF 20 GREENSTAR EMPLOYEES ACCEPTING HOURS...
ITHACA HOUR SUPPORTER STICKER
...WHO PAID RENT TO HIS LANDLADY DEBBY...
...WHOSE FRIEND JIM BOUGHT SEVERAL HOURS FOR DOLLARS (AT $10 PER HOUR)...
...AND SPENT THEM FOR LANDSCAPING WITH BILL & CHRIS...
...WHO REPAID A $300 LOAN WITH 30 HOURS TO DAN AND DIANE...
...WHO, AMONG OTHER THINGS, BOUGHT SANDWICHES AT EDDY
THE EDDY STREET CAFE...
...WHICH BOUGHT A BIG AD IN ITHACA MONEY...
THE EDDY STREET CAFE
...WHICH PAID ITS OFFICE RENT TO NEIL AND KATHY...
...WHO MADE A MORTGAGE PAYMENT TO MARTY, A MASSAGE THERAPIST ON THE LIST...
...WHO GOT FIDDLE LESSONS FROM DAVID, WHOSE WIFE CAROL SPENT IT FOR NOTE CARDS...
...FROM ACORN DESIGNS, WHICH PAID EMPLOYEE SALLY...
...WHO PAID PART OF HER RENT TO ELSON & JULIA.
ELSON GOT EFFECTIVE BACK INJURY THERAPY...
...FROM BARBARA, WHO BOUGHT A DRUM FOR HER GRANDSON FROM TOKO IMPORTS...
...WHICH THEY USED TO GET PHOTOCOPIES AT COPY CENTRAL...
TOKO
...WHICH PAID EMPLOYEE COREY, WHO GOT ACUPUNCTURE FROM ROBERT...
...WHO SPENT HOURS FOR SWING DANCE LESSONS FROM JEAN & ASWIN...
...WHO PAID THEIR FRIEND JAN FOR A MASSAGE...
...WHO SPENT THE HOUR AT OASIS NATURAL GROCERY...
...WHICH PAID SUSIE FOR A SUPPLY OF VEGAN EPICURE SEITAN...
...WHO THEN PAID ETHEL (WHO STARTED THIS SEQUENCE) FOR BOOKKEEPING...
...WHO KEEPS THE HOURS MOVING
AND READY FOR MORE!
TO BE CONTINUED

Activity 27

Which Strategy Works Best for You?

AS A GROUP

1. As a group, brainstorm two specific ways you could use each of these systems and write these in the following chart.

2. Decide what the benefits to each of the following groups would be for each activity: residents, programs, and the entire community.

3. Review the activities and benefits you came up with and rate each activity from 1 to 6 (1 = activity that would bring the most benefits to the community). This will help you make decisions about how to invest in or support activities that build social capital.

Ways to Implement Strategy	Benefits to Residents	Benefits to Programs	Benefits to Community	Rating
Mutual Assistance 1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	
Community Currency 1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	
Participant Hiring 1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	1. _____ _____ 2. _____ _____	

10. Asset Accumulation: Building Family Wealth

Building family assets is an important step in creating a healthy local economy.

Helping families build assets—through savings, home ownership, and other investments—is an important step in creating a healthy local economy. You can help by connecting families to:

- Individual Development Accounts (IDAs)
- Community Development Credit Unions (CDCUs)
- The Earned Income Tax Credit (EITC)

Activity 28

Preparing a Budget: The First Step in Building Assets

This activity will help you understand what it takes for families to build wealth.

AS A GROUP

1. Divide into three small groups.

2. Read Part One of the following case study, then use the case study to complete the budget worksheet.

3. Read Part Two of the case study, then answer the Discussion Questions.

Part One: *John, Jeanne, their three children ages 6, 8, and 12, and John's elderly mother live in a small three-bedroom apartment in the Bronx, New York. Their rent is $1,250 a month but does not include utilities. The apartment is poorly insulated; the cost of utilities is $300 a month. John and Jeanne dream about owning their own home in Brooklyn someday soon. John works full-time for the city's street maintenance department and makes $10 an hour. Health, dental, and life insurance benefits are provided free for John only; the cost for insuring Jeanne and the children is $320 a month. Their 12-year-old son needs glasses, which are not covered by the policy and will cost $230. John has a 1967 Chevy that his dad gave him when he passed away eight years ago. He spends a lot of time and money keeping the car running: it takes $20 a week to fill it up and another $20 a month to keep it running.*

Jeanne works 20 hours a week at the local supermarket bagging groceries for $7 an hour. She receives no benefits. John's mom takes care of the children before and after school, so the family has no childcare expenses. Jeanne suffers from an anxiety disorder, and their 8-year-old son has been diagnosed with attention deficit disorder; the cost for their medications is $50 a month after the discount they receive through John's insurance. John's mom also needs medications, which cost an additional $30 a month.

John and Jeanne have applied for food steps a few times but have been denied because they both hold jobs. They have located a food cooperative called New York Shares that sells food at very low rates in exchange for volunteer hours. At the co-op, they can buy $300 worth of food for only $200 a month plus four hours of volunteer time. This works for them, because Jeanne works only part-time.

Grandma packs the kids lunch every day, so they don't have to buy school lunches. But they do set aside $5 every month for each kid for books and supplies. Most of the family's clothes are bought from the nearby second-hand store; clothes for their 12-year-old son, who wants to wear what his peers are wearing, are purchased on sale at the local department store. The family spends an average of $30 a month on clothing.

John and Jeanne have managed to save a little over $3,000 in the past three years. They have met with a housing counselor from a local community development corporation (CDC) who enrolled them into a home-buying class to help them understand what it will take to buy a house. The CDC helps low-income families purchase homes through up to $20,000 in match grants for individual development accounts to help pay down-payment and closing costs, which average up to 8 percent of the total price of the house.

Monthly Budget Worksheet

Income (include all income from work, TANF, food stamps, etc)	
Net income from work (hourly rate X number of hours x 4 weeks in a month)	
Child support	
Food stamps	
Other	
Total Income	
Expenses	
Rent	
Electricity, gas and water	
Car payment	
Transportation maintenance costs	
Cable TV service	
Telephone	
Food	
Cleaning and other supplies	
Clothing	
Entertainment	
Education	
Other	
Other	
Total Expenses	
Amount Available for Savings (Total Income – Total Expenses)	

Part Two: *Because they want to honor John's mother's privacy, the family wants at least a four-bedroom house, which sells in Brooklyn for between $200,000 and $300,00. By attending the home buyer class, John and Jeanne learned how to request and read their credit report and understand the amount of money it will take to purchase a house for $250,000. They now know that the monthly mortgage payment, including taxes, hazard insurance, and mortgage insurance, will be about $1,650 per month. The down-payment and closing costs will be about $20,000.*

Discussion Questions

1. Based on the family's current situation, is homeownership a possibility for them at this time?

2. If so, what might be their next step?

3. Will they need financial support from the CDC? If so how much?

4. If not, what should they consider doing? Brainstorm some options for how they can achieve their goal of home ownership over the next three years.

○ ○ ○ ○ ○

Activity 29

Are IDAs a Possibility for Your Community?

Individual Development Accounts (IDAs) are special savings accounts that low-income families can set up to increase their savings. Families who qualify for an IDA can double the amount they save, because government, foundation, and corporate funders match their contributions by as much as nine to one.

ON YOUR OWN

1. Using the figures you came up with in the budget worksheet above, fill in the chart below:

Amount Available for Savings	IDA Match Amount at 100%	Total Monthly Savings	Total Yearly Savings

$	$	$	$ per month
			X 12 months =
			$ per year

2. How much more can John and Jeanne save each year with an IDA? $_____

3. To begin deciding whether IDAs are a possibility for your community, pick one of the following questions to research. Bring your answers to the next group meeting. (Each question should be answered by at least one group member.) Tip: Visit the Corporation for Enterprise Development's on-line IDA Network at www.idanetwork.org to help you answer many of these questions.

A. Do other organizations in your community already offer IDA programs to residents?

❑ Yes ❑ No

If so, list them:

- _____
- _____

- _____
- _____
- _____

What are their requirements for starting an account?
(For example, some only allow their own program participants to hold accounts.)

- _____
- _____
- _____
- _____
- _____

B. Are there local financial institutions in your community that could manage the accounts (a bank or credit union)? ❑ Yes ❑ No
If so, list them:

- _____
- _____
- _____
- _____

C. What organizations or businesses might be willing to provide matching funds for an IDA program in your community?

- _____
- _____
- _____
- _____

D. Is there legislation in your state that supports IDA programs? ❑ Yes ❑ No
If so, what kind of support could you receive from your state to start an IDA program?

- _____
- _____
- _____
- _____

AS A GROUP

1. Using the research compiled from answering the questions above, fill in the following chart:

Other IDA Programs in Your Community and Who They Serve	Groups that Could Provide Matching Funds to a New IDA Program	Banks or Credit Unions that Could Manage a New IDA Program	Legislative Support for IDA Programs in Your State
1.	1.	1.	Describe:
2.	2.	2.	
3.	3.	3.	
4.	4.	4.	
5.	5.	5.	

2. Is there a need for a new IDA program in your community? ❑ Yes ❑ No

3. If so, is there support in your state for developing IDA programs? ❑ Yes ❑ No

If you answered "Yes" to both of these questions, you might want to consider creating an IDA program in your community. See the resources in *On Solid Ground* for help in getting a program up and running.

○ ○ ○ ○ ○

Activity 30

Can Your Community Support a Community Development Credit Union?

Most banks and other financial institutions have abandoned low-income communities, do not offer services low-income families need, or charge fees many families cannot afford. Community Development Credit Unions (CDCUs) can fill this gap by providing banking services to low-income families and promoting reinvestment in the community. And, they can get government funding to help them do it (see sidebar, page 62).

AS A GROUP

Any group of people who want to pool their resources can create a credit union. But to be considered a CDCU, the credit union must serve mostly low-income residents.

To determine whether a CDCU is right for your community, answer the following questions:

1. What is the average household income in your community? $ _____

2. What is the national median household income? $ _____
   (In 1999, it was $40,816. For the most current figure available, visit the U.S. Census Web site at www.census.gov)

3. What is 80 percent of the national median household income? $_____
   (Multiply your answer to Question 2 by .8. For example, $40,618 x .8 = $32,494)

4. Is the average household income in your community (Question 1) less than your answer to Question 3?
   ❑ Yes ❑ No

If you answered "Yes" to Question 4, your community may want to create a CDCU. To qualify as a CDCU, the majority of a credit union's member households must earn less than 80 percent of the national median household income.

For a free package of information on how to organize a CDCU, contact the National Federation of Community Development Credit Unions at 212/809-1850 or www.natfed.org.

○ ○ ○ ○ ○

The National Credit Union Administration's Revolving Loan Program

The federal National Credit Union Administration created the Office of Community Development Credit Unions in early 1994 to provide counseling to CDCUs. It also offers low-interest loans and grants to community development credit unions through its Community Development Revolving Loan Program (CDRLP).

To qualify for the below market-rate loans and free technical assistance grants provided through program, community development credit unions must apply and receive the special "low-income" designation. Only low-income designated credit unions have the authority to accept nonmember deposits from any source, such as larger credit unions, banks seeking Community Reinvestment Act credit, local businesses, and foundations.

There are approximately 1,500 federally-insured community development credit unions in the U.S., although the majority have not applied for the low-income designation. To qualify, a credit union must document that a majority of its member households earns less than 80 percent of the national median household income. In 1997, that household standard was $28,161.

The CDRLP's below market-rate loans help struggling credit unions meet loan demands from their members, and the technical assistance grants can help improve their operations. Grants can be used to purchase office equipment; provide salary assistance to hire qualified managers or train staff and volunteers; and secure professional audits of financial records.

For more information, contact the National Credit Union Administration at www.ncua.gov or 703-518-6300.

Source: National Credit Union Administration, Community Development Credit Unions Fact Sheet, www.ncua.gov

Activity 31

Organizing an Earned Income Tax Credit Campaign

Of all the strategies available to help families build assets, the Earned Income Tax Credit (EITC) is the most straightforward: Families sign up for the credit when they file their income tax returns each year.

As many as 25 percent of all families are eligible for the EITC. Many fail to apply, though, either because they don't know about it or they don't know how.

ON YOUR OWN

A key to getting the word out about the EITC is figuring out how to reach the most families possible. Make a list of 10 places in your neighborhood where you could post fliers or distribute brochures about the EITC. We've filled out the first two spots as examples.

1. Post office
2. Childcare centers
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

AS A GROUP

If you decide to organize an EITC outreach campaign, you should choose a person to take responsibility for EITC tasks throughout the year.

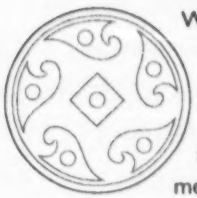
1. Designate a person to manage your EITC campaign: _____
2. To help you organize your outreach, contact the Center on Budget and Policy Priorities at www.cbpp.org or 204/408-1080 for tools and resources such as handouts, posters, and brochures to distribute.

3. Check off the tasks on the timeline below as each is completed:

Month	Task	Completed?
	Begin planning for your winter/spring outreach. Recruit partners to help you.	
	Develop a calendar for your outreach.	
	Launch your public campaign.	
	Launch a second wave of publicity.	
April	April 15 is the deadline for filing taxes. Use this as your publicity deadline.	
	Evaluate the campaign and collect data on whether more families applied for the credit.	

11. Workforce Development

To help families find jobs,
you must first learn about their needs and strengths.



Workforce development, which covers a variety of activities involving jobs, is one strategy that communities often use to bolster their economies in a sustainable way. Workforce development calls on the equal participation of employers, residents, family support programs, and others. When successful, it benefits all segments of the community. This chapter provides activities to help you first understand and assess families' potential workforce contributions and then set up a job resource center and hold a job fair to begin realizing that potential.

Activity 32

Launching a Job Resource Center

This activity will help you think about what it takes to create and operate a successful job resource center.

AS A GROUP

Answer the following questions:

1. Are there other jobs programs in the community? ❑ Yes ❑ No

2. If so, what services are they providing?

   _____

3. Do community residents know about and use their services? ❑ Yes ❑ No

4. What are the job service gaps in the community? (Service gaps are the difference between the services that are being provided and those that are needed based on your Needs and Strengths survey.)

   _____

5. Based on the gaps, what services should you provide?

   _____

6. How many people would you serve in the first year? _____

7. If you were to decide to create a Jobs Resource Center, how many people do you think you would need to hire to provide the services you would provide? _____

8. About how much money would you need and where would you get this money? (Use the worksheet on page 66 to help figure this out.) $_____

Worksheet: Job Resource Center Budget

REVENUES

Foundation Grants	$_____	
Government Grants	$_____	
Fees for Services	$_____	
Other	$_____	
TOTAL REVENUES		$_____

EXPENSES

Salaries (state title and amount)

Position # 1 _____	$_____	
Position # 2 _____	$_____	
Position # 3 _____	$_____	
Fringe Benefits and Payroll Taxes (use 27% of total salaries)	$_____	
Subtotal Salaries/Fringe Benefits		$_____

Other Direct Expenses

Community and employer outreach	$_____	
Supplies	$_____	
Copying and printing	$_____	
Equipment	$_____	
Travel	$_____	
Support services (bus tokens, tools, etc.)	$_____	
Books and training materials	$_____	
Subtotal Other Direct Expenses		$_____

Indirect Expenses

Rent and utilities	$_____	
Telephone and Internet services	$_____	
Accounting and audit	$_____	
Equipment maintenance	$_____	
Postage	$_____	
Employer's share of insurance and taxes	$_____	
Subtotal Indirect Expenses		$_____

TOTAL EXPENSES $_____

○ ○ ○ ○ ○

Activity 33

What Are Your Job Needs and Strengths?

ON YOUR OWN

To help families find jobs, you must first learn about their needs and strengths. The following questions can help bring that information to the surface. But before you ask others to answer these questions, first, answer them yourself.

1. What types of jobs are you interested in?

   _____

   _____

2. What kind of training, skills, or experience do you have that support your career or job interests?

   _____

   _____

3. If you had to receive training or education for a particular career or job, how much would it cost? How long would it take?

   _____

4. How much money do you need to make per month to support your family? Use the budget worksheet on page 58 to help you figure this out.

   _____

5. What kind of benefits do you need from an employer?

   _____

6. Do you have reliable transportation? ❑ Yes ❑ No
7. Do you have quality and affordable childcare? ❑ Yes ❑ No
8. Do you have a résumé? ❑ Yes ❑ No
9. Have you ever been on an interview? ❑ Yes ❑ No
10. What do you think is important information to share during an interview?

    _____

    _____

11. What do you think are important questions to ask a potential employer during an interview?

    _____

    _____

Use this questionnaire as a tool to help you learn more about families' needs and strengths. Ask families within the community to fill it out to help you decide what workforce development strategies will work best to meet their needs.

Activity 34

Creating a Workplan for a Successful Job Fair

AS A GROUP

1. Make a list of the tasks you will need to carry out to sponsor a successful job fair program and put them in order according to when they need to be completed. This will become your group's workplan. The following are a few suggestions for how to begin:
   - Create a budget so you know how much money you will need to raise.
   - Find out what programs in your community offer workforce development services, such as job readiness training, GED preparation, English as a Second Language classes, resume writing classes, interviewing skills training, and childcare and transportation assistance. Invite these programs to participate in your job fair.
   - Recruit sponsors to help pay for expenses. Local businesses and workforce development programs may be willing to help.

Job Fair Workplan

Task	Date To Be Complete By

2. Once you decide on a basic plan, you will need to figure out how to implement it. The following questions are intended to help you think this through. Discuss the following questions as a group and add your decisions in your plan:
   - What roles will individual members of your group play?
   - Will you have a leader or leaders? If so, who?
   - Will you have on-going meetings? If so, how often and where?
   - How will your group make decisions?
   - Who will run your meetings?
   - What role will youth play with your group?
   - How will you address job, training, and career opportunities for youth?
   - How will you cover meeting and planning expenses?
   - Will you invite other residents, business owners, and service providers into your group? If so, how?
   - How will you know if the job fair is successful?

○ ○ ○ ○ ○

12. Local Economic Development: Creating Jobs and Building Business

The success of businesses depends largely on the support of residents.

This chapter helps you develop business opportunities in your community that are family-supportive and sustainable. Before you proceed, please consult *Know Your Community: A Step-by-Step Guide to Community Needs and Resources Assessment* (Family Support America, 1998). Some of the information you need to complete these activities will come from carrying out the assessment described in the book. Here are a few samples of the type of data or information you will need to gather and where to find it.

Roles for Family Support Programs

- Partner with programs, banks, and others to provide business ownership training
- Encourage banks and others to lend to residents who want to start businesses
- Partner to provide loans
- Incubate small businesses by providing training, office space, and other resources

Type of Information	Where to Get It
Types of businesses that residents would patronize	Resident survey
Skills that residents could apply to business ownership or to jobs	Resident survey
Number and types of businesses in the neighborhood	Physical inventory and survey of the businesses in the neighborhood
Market trends—for example, standard pricing or demand for certain products	National or local business trade associations
How to get business ownership training and networking	• Local merchant's association • Community development organizations • Chamber of commerce
Sources of loans for residents wanting to start businesses	• The Federal Reserve • Local businesses

Developing small businesses is a key strategy for communities seeking economic growth and stability. Eighty percent of all jobs across the U.S. are created by businesses with fewer than 100 employees. For the residents who own them, these businesses offer many advantages that working in a company owned by someone else, or in a larger institution, does not. For employers and employees, the income and skills developed on the job may make home ownership and more education possible. Likewise, these businesses offer advantages to employees and to the community as a whole. These are summarized in the table on page 70.

Benefits of Microenterprises and Small Businesses

Owners	The Community
Control all business decisions	Gets services and products they need
Can employ family and community members	Strengthened local economy
Learn skills in planning, negotiating, management, marketing, inventory, retail sales, budgeting, customer service, and other areas of production and sales	Higher levels of skills and education
	Fewer abandoned and neglected buildings
Achieve self-sufficiency through livable wages and benefits	Improved image
Feel a sense of pride	Higher level of city services
Can support community activities that support other residents	Better physical conditions
	Higher rates of home ownership and occupancy
Contribute to a strengthened workforce	Less crime

Activity 34

Resident Survey: What Businesses Does Our Community Need?

The success of businesses depends largely on the support of residents. Residents can help promote businesses that respond to community needs, or they can vote with their feet and not patronize a business that doesn't meet their needs. For example, a fancy restaurant may not do well in a low-income community. However, a childcare cooperative that is owned and operated by no more than five people may do very well. Businesses that respond to residents' needs are known as neighborhood-serving businesses. One part of planning a business that is neighborhood-serving and resident-owned is to survey residents about the types of businesses they think are needed. This activity will help you carry out such a survey. (See also the Community Economic Development Data chart on page 73.)

AS A GROUP

1. Make a list of 10 questions to ask in a simple survey. Write the questions so that you get the following information:
   - Types of businesses residents most want you to explore
   - Work experience of residents
   - Skills and educational levels of residents
   - Names of people interested in forming a planning committee

   See page 71 for a sample resident survey.

Sample Resident Survey

Name: _____ Phone: _____

Address: _____

City/State/Zip: _____

1. How long have you lived in the neighborhood? _____
2. What 3 businesses in the area do you shop at or use most?

   _____

   _____

   _____
3. What 3 types of businesses do you wish we had in the neighborhood?

   _____ _____ _____
4. If you could own your own business, what type of business would you own and why?

   _____
5. Would you need to learn new skills to own this business? ❑ Yes ❑ No
   If yes, what skills and education would you need?

   _____
6. What skills and experience, both paid and unpaid, do you have now that could be used in your own business?

   _____
7. About how much money would you need to start this business?

   _____
8. How many people could you hire to work at your business?

   _____
9. If there were a class in how to start a business, would you attend? ❑ Yes ❑ No
10. Would you be willing to be part of a planning committee to help us figure out how to help residents own and operate businesses? ❑ Yes ❑ No
11. May we invite you to the first meeting of the planning committee? ❑ Yes ❑ No

2. After you design the questions, decide how you will gather the answers from residents. There are many options, each with its own considerations, including:

Paper Survey

- How will it be passed out?
- How will it be collected?
- What language(s) will it be in?
- Leave space for the resident to share important information that is not covered in the questions
- Thank the resident at the bottom of the survey
- Include a short explanation of why the survey is being conducted and what will happen to the information

Verbal Survey

- Will it be conducted door-to-door, at other locations, or by phone?
- Who will conduct it?
- What language(s) will be used?
- See sidebar below for tips

3. Answer the following questions together, regardless of what type of surveying you do:
   - How will we get input from the right people?
   - How many surveys do we need to get back?
   - How will we process the answers?

Tips for Conducting Verbal Surveys

- Make sure each resident is answering exactly the same questions
- Practice by role-playing with a friend or family member
- Start by explaining why the survey is being conducted and what you plan to do with the information
- Give an overview of the types of questions to show that they are not personal
- Assure the resident that she or he can refuse to answer
- People like to tell their stories—asking one question may lead to a rich conversation and relationship
- Thank the resident

Activity 36

Narrowing the Possibilities

AS A GROUP

When your survey has been completed, track the results using the Community Economic Development Data chart below. Adapt the chart so it includes all of the key information from your survey.

Community Economic Development Data

Average number of years residents have lived in the neighborhood	
Neighborhood businesses most often patronized by residents	1._____ 2._____ 3._____
Top 3 businesses or products residents want in the neighborhood	1._____ 2._____ 3._____
Top 3 types of businesses residents want to own and number of jobs they would provide	1._____ #_____ 2._____ #_____ 3._____ #_____
Estimated amount of money needed for starting above businesses	
Number of residents who would attend business-ownership classes	
Names of residents interested in serving on a planning committee	
Resident skills and experience that could be applied to business ownership	
Skills training and education needed by residents if they were to start businesses	

○ ○ ○ ○ ○

Activity 37

Business Ownership Self-Inventory

Business ownership, like home ownership, has many benefits but also many challenges. It's not for everyone—how do you decide if it's for you?

ON YOUR OWN

Answer the following questions, or discuss them with the person considering owning a business:

1. Would you rather work for yourself or for someone else?

   _____

2. Do you have a particular skill or product that you can produce and sell without having to depend on others too much? ❑ Yes ❑ No If so, describe:

   _____

3. Is there a market for your service or product? ❑ Yes ❑ No

4. Will people pay for your services or product? ❑ Yes ❑ No

5. Are you prepared to be responsible for the supervision and liability of workers?

   _____

6. Have you explored all of the benefits and challenges to business ownership? ❑ Yes ❑ No
   If so, list the benefits and challenges:

   Benefits:_____

   _____

   Challenges:_____

   _____

7. Are you prepared to deal with the legal, tax, and insurance issues and paperwork involved with business ownership? ❑ Yes ❑ No

8. Do you have the money or ability to secure a loan for your business? ❑ Yes ❑ No

9. Have you reviewed your credit report lately? ❑ Yes ❑ No

10. Are you credit-worthy according to bank and loan program standards? ❑ Yes ❑ No

11. Are you prepared to make the necessary investment of time and money to own your own business?
    ❑ Yes ❑ No

Activity 38

Choosing a Business Model

Choosing a business model is typically based on:

- A person's (or group's) personality
- A set of skills or a product
- The amount of money needed to start the business
- The amount of money that can be made from the business
- The financial risks involved with the business

The three most common models include micro-enterprises, small businesses, and cooperatives:

Micro-Enterprise

A micro-enterprise typically has five or fewer owners and workers. Many small businesses and even large corporations begin as micro-businesses. They usually begin operating out of someone's home until some growth occurs that forces the business out of the home and into a larger space. Start-up money for this type of model can be as low as $200. Sometimes, start-up money is the only thing that prevents people from starting a micro-enterprise, such as an accounting office, an upholstery shop, or a gift-making shop.

Small Business

A small business is a business with 100 or fewer employees. Small businesses often employ family members and residents and can produce a greater amount of goods and products than micro-businesses. Start-up loans for small businesses range from $10,000 to $200,000, although loan programs prefer to provide loans for existing and growing businesses. Examples of small businesses include retailers, service businesses like auto mechanic and tire shops, and restaurants.

Cooperatives

Cooperatives are businesses that are owned and operated by the workers. Owner/workers define the policies, pricing, goods, and services to be provided. Everyone involved has a say in all business matters and shares the net gain and net losses. The distribution of ownership can vary based on the investment by each owner, which can be either cash or labor.

ON YOUR OWN

1. Answer the following questions, or discuss them with the person considering owning a business.

- Do you feel more comfortable working with small or large groups of people?_____
- Do you like sales and public contact? ❑ Yes ❑ No
- Do you consider yourself a leader? ❑ Yes ❑ No
- Are you an introvert (quiet, private) or an extravert (verbal, dynamic)? _____
- How much do you know about supervising and managing workers?_____
- What do you know about profit margins? Will the profit from the services or product you offer be sufficient to support you and your employees?

  _____
- Once established, how many workers will your business support?_____

- Do you care about paying livable wages and benefits to workers? ❑ Yes ❑ No
- Do you believe that workers should have a say in all business matters? ❑ Yes ❑ No
- Do you believe that workers should share the profits? ❑ Yes ❑ No
- Have you examined the risks involved with each of the three business models? ❑ Yes ❑ No

2. Write a summary of your answers to the questions. Here's a sample summary:
I work better with people one on one, and I avoid a lot of public contact and large crowds. I am a doer, not a leader. I manage people well and consider myself a good supervisor. I have some supervision experience. I am interested in providing a valuable service for the community that draws on my strengths. I like chilaren and I like taking care of children. I believe people should earn a livable wage with benefits to support themselves and their families.

Write your summary here:

_____

_____

_____

3. Referring to the definitions on the previous page and your summary, which model best meets your needs and goals or those of the person you are helping? _____

○ ○ ○ ○ ○

Activity 39

Creating an Action Plan for Local Economic Development

ON YOUR OWN

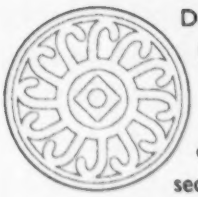
Use the chart on the next page to plan start-up activities for a sample small business. A sample row is filled in below as an example.

Business Name and Type: J-J's Catering **Market:** Neighborhood residents, businesses, and service providers				
Goal	**Strategy**	**Timeline**	**Person Responsible**	**Support and Resources Needed**
In first six months, get two contracts per week for groups of 20 or more at average price of $9 per person	Produce and distribute fliers and menus in neighborhood through mail and door to door	Weekly until everyone has been reached three times	Self and a friend	• Computer and printer • Skills with editing and design (self or friend) • Help distributing materials

Business Name and Type: Market:				
Goal	**Strategy**	**Timeline**	**Person Responsible**	**Support and Resources Needed**

13. Community Development: Affordable, Quality Housing

A community suffers when the number of homeowners is low, because residents don't have a stake in its condition.



Decent, safe, and affordable housing is a basic need for all people. The benefits to individual families and communities are summarized on pages 68 and 69 of the *On Solid Ground* monograph. This section of the workbook helps you make realistic decisions about developing housing in your community and involving residents every step of the way.

Before you proceed, please consult *Know Your Community: A Step-by-Step Guide to Community Needs and Resources Assessment* (Family Support America, 1998). Some of the information you need to complete these activities will come from carrying out the assessment described in the book.

Activity 40

What Type of Housing Is Right for Us?

AS A GROUP

Split sections A, B, and C up among your group. Each sub-group is responsible for getting together the needed information and answering the questions in its section.

Reconvene after a week, two weeks, or a month and share your answers. Then, based on the information you have gathered, answer the Summary Questions on page 78 together.

A. Owning or renting?

1. What percentage of homes are owned by the people who live in them? _____
   At the end of 2001, 68 percent of all homes were occupied by their owners. Most communities suffer when the number of owner-occupiers is low, because those living in the community do not have a large financial stake in its condition. If this is true in your community, you may want to work to increase home ownership.

2. What is the average monthly gross income (before taxes) of households in your community? $_____

3. What is 30% of your answer to Question 2? $_____
   This is about how much the average family has available to spend on housing, not counting a downpayment.

Roles for Family Support Programs

1. Conduct a community needs and resources assessment and use the results to answer the questions in this chapter and to present the results in the community.

2. Get residents involved in deciding how to meet the community's needs and build on its resources. Help housing developers involve residents: host a community event, get resi dents on the board, etc.

3. Provide on-site family support services and programs at the housing site.

4. Find lenders, become a lending agency, help families qualify for credit, and address any discriminatory lending practices that exist.

4. How much do homeowners in your community spend on housing per month, on average, including mortgage, tax, insurance, assessment fees, etc. (get data from a local real estate agent)? $_____

5. Subtract 4 from 3, above: $_____
   If this number is positive or zero, home-ownership is easily possible in your community. If this number is negative, as it often is in low-income households, you will need to develop rental housing or find "gap financing"—loans or other financing, such as "sweat equity," designed to fill the gap and make home ownership possible.

B. Multi-family units or single-family homes?

1. How many of each size of household are in the community?
   1-2 people: _____ 3-4 people: _____ 5 or more people: _____
   Use these figures to determine the sizes and types of units needed. Multi-family units are usually fine for the first two categories and, if they are big enough, can work for larger households as well.

2. What percentage of your community is elderly or disabled? _____
   Many elderly and disabled people do best in multi-family units where it is not necessary to climb stairs and where others take care of shoveling snow, garbage removal, etc.

3. How many homeless people are in your community? _____
   Communities where homelessness is a problem often build single-room occupancy units—small, inexpensive units where people can live until they can pay for permanent housing.

C. Building new housing or renovating current housing?

This decision usually is based on what would be less expensive. To determine this, you need to inspect a sampling of housing units in the community. An engineer or building inspector and a resident known and trusted in the community should make the visits. Residents whose units will be inspected must be involved well in advance. They must understand why their units are being inspected and be in support of the project before anyone visits their homes.

Use the engineer's or building inspector's standard form for the inspection, but make sure it includes checking if asbestos is present. If it is, removal (abatement) is expensive, and it may be more cost-effective to build new housing.

Summary Questions

Based on the information you have gathered, which is best for your community?

A. ❑ Owning ❑ Renting ❑ Combination

B. ❑ Multi-family units ❑ Single-family homes

C. ❑ Building new housing ❑ Renovating current housing ❑ Combination

○ ○ ○ ○ ○

Activity 41

The House That La Gente Built

See Activity 5 in Chapter 3. If you haven't already done the activity, do it at this time.

○ ○ ○ ○ ○

Activity 42

Service-Enriched Housing

AS A GROUP

Materials needed:

- Flip-chart
- Medium-point marker

1. Take turns reading aloud paragraphs from the following case study. As it is read, circle services that enrich housing.

   Due to its nearness to the Navajo nation reservation and other tribes of the Southwest, Denver has become a hub for Native American people. In recent years, the Denver Indian Center, the Denver Indian Family Resource Center, and the Denver Indian Health Counsel formed a partnership, with support from the Casey Family Services Program, to address the economic, housing, health, and child-and-family-welfare needs in the Denver Native American community.

   The first thing these partners did was to conduct a community strengths and needs assessment. This revealed that the number of homeless families and individuals had grown greatly, as people left their reservations for the city. They also found that the cost of rental housing had increased greatly. Thirdly, their assessment uncovered a desire among Native American people to live near each other so they could care for each other as a community.

   Based on this information, the partners started a rental housing cooperative in urban Denver that could provide homes for many families. In a city that is home to the largest pow wow in the country, drawing 500 nations and tribes every March, the cultural center at the housing cooperative provides a place for spiritual activities, dance, beading, regalia-making, pow wows, and more.

   Responding to the assessment's information on unemployment, the cooperative includes a learning center with adult basic education, GED preparation, a computer lab, and native language classes. An on-site job readiness and placement program helps residents with résumé writing, interviewing skills, interview wardrobes, and job referral services. A transportation pool provides vans for carpooling to and from work.

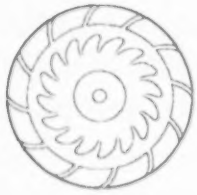
   Taking care of children safely and communally is a priority, so the cooperative includes a childcare center where parents share the responsibility for caring for children before and after school. There are also activities and a leadership program for youths.

   The partners also agreed that the architecture, landscaping, and open space must draw on the strengths of Native American cultures. They minimized front-yard space to encourage families to use their back yards, which converge in a large open area containing a basketball court, lacrosse field, and area for sacred circles and fun activities.

2. When you are done reading, list on the flip-chart all of the services that people circled.

3. Discuss which services might work at the housing development you are planning for your community.

Appendix



The Principles of Family Support Practice

1. Staff and families work together in relationships based on equality and respect.

2. Staff enhance families' capacity to support the growth and development of all family members—adults, youth, and children.

3. Families are resources to their own members, to other families, to programs, and to communities.

4. Programs affirm and strengthen families' cultural, racial, and linguistic identities and enhance their ability to function in a multicultural society.

5. Programs are embedded in their communities and contribute to the community-building process.

6. Programs advocate with families for services and systems that are fair, responsive, and accountable to the families served.

7. Practitioners work with families to mobilize formal and informal resources to support family development.

8. Programs are flexible and continually responsive to emerging family and community issues.

9. Principles of family support are modeled in all program activities, including planning, governance, and administration.

About the Author

Virginia Martinez is the director the Colorado Family Resource Network (CFRN). CFRN's mission is to build the capacity of its members to support and strengthen families and communities through training, advocacy, networking, and resource information. CFRN is a partner in Family Support America's States Initiative, through which eight states receive technical assistance from Family Support America and support from the Robert Wood Johnson Foundation to advance a family support agenda. Virginia also serves as a commissioner on the Denver Board of Adjustments for Zoning Appeals, where she presides over land use and zoning matters for the City and County of Denver.

Virginia is known best in Colorado as an activist with a passion for economic and social justice. From 1984 through 1998, she served as the deputy director of a community development corporation whose mission is to build the economic, social, and political levels of neighborhood residents through home ownership education and finance, affordable rental housing, redevelopment of abandoned and neglected commercial properties, streetscape and alley beautification, small business technical assistance, job training and placement services for adults and youth, youth mentoring and leadership training, special cultural events and festivals, and confronting disparate lending practices.

Family Support America, formerly Family Resource Coalition of America, promotes family support as the nationally recognized movement to strengthen and support families and places the principles of family support practice at the heart of every setting in which children and families are present. By identifying and connecting individuals and organizations that have contact with families; by providing technical assistance, training and education, conferences, and publications; and by promoting the voice of families, Family Support America is taking family support to scale as the national strategy for ensuring the well-being of our children today and in the years to come.

For more copies of this publication, to join the nation's family support organization, or for more information, contact:

Family Support America
20 N. Wacker Drive, Suite 1100
Chicago, IL 60606
312/338-0900
312/338-1522 (fax)
www.familysupportamerica.org

FAMILY SUPPORT America

U.S. Department of Education
Office of Educational Research and Improvement (OERI)
National Library of Education (NLE)
Educational Resources Information Center (ERIC)

ERIC®

NOTICE

Reproduction Basis

☒ This document is covered by a signed "Reproduction Release (Blanket)" form (on file within the ERIC system), encompassing all or classes of documents from its source organization and, therefore, does not require a "Specific Document" Release form.

☐ This document is Federally-funded, or carries its own permission to reproduce, or is otherwise in the public domain and, therefore, may be reproduced by ERIC without a signed Reproduction Release form (either "Specific Document" or "Blanket").

EFF-089 (3/2000)

PS030449